



spotlight

May 2014 Vol. 47 No. 5



SIMON
ARIAS
2012



SABRINA
LLOYD
2013

THE  OF
RECOGNITION

A monthly publication spotlighting top producers of American Income Life, National Income Life and Union Heritage Life



Roger Smith
Chief Executive Officer
AIL & NILICO



Roger received a special award this month from IBT General President James P. Hoffa for support of the James R. Hoffa Memorial Scholarship Fund. AIL/NILICO sponsors a Texas Hold 'Em Tournament to benefit the Fund, which awards scholarships annually to outstanding high school seniors.

Recognition: The Greatest Motivator

I have yet to find the man, however exalted his station, who did not do better work and put forth greater effort under a spirit of approval, than under a spirit of criticism. — Charles Schwab

As of this writing, the AIL/NILICO Convention in San Francisco is still a week or so out. The Home Office team is busy putting the finishing touches on the plans for the various receptions, meetings and activities. I'm already looking forward to recognizing our top producers on Awards night, as well as just hanging out with all of you.

If you are a veteran Convention qualifier and attendee, it's easy to lose sight of the fact that simply qualifying is an exciting achievement in itself. When you are an up-and-coming American/National Incomer, qualifying for Convention is usually one of your first big-picture goals beyond achieving minimum production standards and qualifying for a bonus. It sure was for me. That first convention — a cruise to the Bahamas — is one I will always remember.

One of my favorite events at convention is the reception for first-time convention qualifiers that is held prior to the main welcome reception on the first night everyone arrives. We want their first experience of recognition and reward AIL/NILICO to be special and a taste of the sort of things that lie ahead.

See, in addition to a reward for a job well done, Convention is also an inducement, a tease. For those who maybe just qualify, but who aren't a blip on the radar (YET) for any sort of recognition, their experience at Convention may spur them to greater achievements. They see someone from their Agency honored onstage, collecting an award and a bonus check. Maybe they hear the top producer talking about the beautiful room they're in or an amenity they received. Convention can be the springboard to someone committing to loftier goals like

being in the top 10, qualifying for membership in the President's or Founder's Club, the Top 5, the Million Dollar Club, Top Producer... record breaker!

Convention is only one of many opportunities to be recognized for outstanding achievement at AIL/NILICO. SGA offices often have their own ways of recognizing and celebrating success. At the Company level, there's weekly leaderboards, *Spotlight* magazine, congratulatory letters and emails, etc.

This issue of Spotlight highlights a new level of recognition — the permanent displays recognizing our Million Dollar Club, Platinum PR, SGAs of the Year and the Executive Council. See pictures on pages 18-19, but the photos cannot do justice to how beautiful the walls actually are.

It's one thing to have a few moments on stage, but another thing altogether to be recognized along with other top performers in the Company as part of a permanent display. Visitors spend a lot of their time looking up these days!

Business writer Tom Peters wrote, "Celebrate what you want to see more of." I'd like to see a whole lot more Million Dollar Club and Platinum PR members, for sure!

I hope you all have a chance to visit and judge for yourself. There's plenty of room for you up there, too!

spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$4,316,824 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

Total: \$4,316,824

required retention rate

Effective Jan. 1, 2014, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Monday 06/23** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Thursday 06/26**. eApp business excluded from the 7 day hold should be uploaded by **Monday 06/30** before 2:00 p.m. CST to count for **June** production.



Q1 contributions

pg. 13



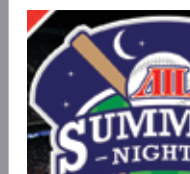
leadership academy

pg. 14



company records

pg. 15



summer nights

pg. 17



recognition walls

pg. 18



LOOK FOR ME!

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2015 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2015 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Manchester Grand Hyatt in sunny San Diego, California! The convention will be held May 14-17, 2015.*

★ AGENT TENURE BONUS ★

2014



NO AGENT LEFT BEHIND

APRIL BONUS PAYOUT: **\$307,500**

APRIL BONUS QUALIFIERS: **317**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Azar Afnan	\$1,500	Irma Gallardo	\$1,500	Jonathon Nagy	\$1,500	Asef Bari	\$1,250
Peria Afuamua	1,500	Corey Gladwell	1,500	Douglas Newhook	1,500	Richard Barlow	1,250
Lori Annett	1,500	Seth Godwin	1,500	Ormand O'Neal	1,500	John Barnes	1,250
Janae Artis	1,500	Sofeya Graham	1,500	Carissa Pagano	1,500	Thomas Molinski	1,250
Nana Asantewaa	1,500	Tiffiney Harmouche	1,500	Robert Peters	1,500	Alejandro Bautista-Palafox	1,250
Saba Atai	1,500	Bastien Henry	1,500	Tyler Peworchik	1,500	Nicole Bethea	1,250
James Austin	1,500	Justin Howell	1,500	Kevin Praeuner	1,500	Bryce Blackman	1,250
Angelica Borda	1,500	Johnika Ivory	1,500	Lucianne Pukahi	1,500	Walter Blackstock	1,250
Annette Buchanan	1,500	Jeffrey Jansen	1,500	Edgar Quiroz	1,500	Randy Brissett	1,250
John Buedel	1,500	Zhimin Jiang	1,500	Luis Rivera	1,500	Bradley Bryan	1,250
Colton Capps	1,500	Jamel Johnson	1,500	Brian Rufh	1,500	Shane Parent	1,250
Patrick Carne	1,500	Jeffree Kawamoto	1,500	Justin Cheatham	1,250	Ada-Louise Patterson	1,250
Evelin Castro-Sharif	1,500	Casey Kehnast	1,500	Bradley Christiansen	1,250	Martin Patterson	1,250
Jamie Cates	1,500	Andrew Kerr	1,500	Anastasia Cofano	1,250	David Pearson	1,250
Jessica Cavanaugh	1,500	Georlisa Kirby	1,500	Kimberly Colon	1,250	Sylvester Poole	1,250
Elizabeth Celis	1,500	Travis Kovach	1,500	Maria Consunji	1,250	Creola Rahmings	1,250
Shalom Chaimov	1,500	Carla Lindsey	1,500	Alicia Cooper	1,250	Jared Ramirez	1,250
Annazette Collins	1,500	Paul Linn	1,500	Guillermo Cruz	1,250	Jordan Reinhold	1,250
Veronica Cordoba	1,500	Tyler Livasy	1,500	Vincent D'Ambrosio	1,250	Amanda Reyna	1,250
Jennifer Crandall	1,500	Anthony Lopez	1,500	Antonio Depina	1,250	Yuraniz Riccardi	1,250
Marc Demilia	1,500	Acacia Mark	1,500	Dominic Telymonde	1,250	Jessica Riggs	1,250
Kevin Diaz	1,500	Daniel Martinsen	1,500	Elizabeth Tompkins	1,500	Joseph Rogers	1,250
Marian Diringer	1,500	Kaladian McLean	1,500	Paul Torman	1,500	Miguel Sanchez	1,250
Shelley Duck	1,500	Diana Mendez	1,500	Robbin Trompeter	1,500	Christopher Schade	1,250
Archie Fleming	1,500	Jared Mercer	1,500	Shain Ulloa	1,500	Samira Shaikh	1,250
Tiffney Forrester	1,500	James Morris	1,500	Raul Vasquez	1,500	David Farone	500
Edward Francis	1,500	Abdul-Karim Muhammad	1,500	Ahmad Williams	1,500	Booker Fife	500
				Tiffany Babin	1,250	James Frodyma	500
						Sheila Geisler	500
						Craig Genung	500

➤ Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.

➤ This bonus will be effective after January 2014 AP&P Reports have been run. First payment with new guidelines will be in February 2014.

➤ Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Joseph Frankine	\$1,250	Marty Stewart	\$1,250	Konlin George	\$500	Tracy Rinaldi	\$500
Evan Fuchs	1,250	Nathan Stover	1,250	Julie Guinto	500	Kurt Roth	500
Suzanne Garcia	1,250	Margaret Thompson	1,250	Cassandra Hall	500	Cora Ruth	500
Lauren Giacomazzo	1,250	Erin Tjornhorn	1,250	Janice Harrington	500	Dennis Sadlicki	500
Tucker Gregor	1,250	Isileli Tupou	1,250	Enga Harris	500	Kylee Saldivar	500
Lynne Hebert-Ouellette	1,250	Stephanie Vernet	1,250	Courtney Hawkins	500	Richard Santone	500
Anita Hinds	1,250	Christopher Wiess	1,250	Daniel Hawkins	500	Jessica Schleich	500
Mohammed Hoque	1,250	Lisa Woodson	1,250	Nancy Honan	500	Michael Schreiber	500
Barbara James	1,250	Marlon Wright	1,250	Loreen Houha	500	Aden Schrock	500
Kayla Jones	1,250	Jennifer Aaron	500	Patricia Hunt	500	Michelle Seaman	500
Kirsten Jones	1,250	Matthew Afatia	500	Irene Jarkiewicz	500	Elihan Shalom	500
Daniel Juskiw	1,250	Alvin Ali	500	Linda Jefferson	500	Megan Sharp	500
Iva Kalinova	1,250	Thomas Anthony	500	Casey Johnson	500	Mark Shultz	500
Shermaine Kelly	1,250	Theresa Araiza	500	Timothy Jones	500	Maria Sitja y Balastro	500
Andrea Kessler	1,250	Paula Auld	500	Sherry Keene	500	Brea Smith	500
Nathan Knox	1,250	Bobga Ayaba	500	Ann Kerr	500	Dale Smith	500
Aaron Kovac	1,250	Robert Baillie	500	Sean Kittle	500	Thomas Smith	500
Kevin Kyler	1,250	Ronda Bates	500	Pilar Knight	500	Latessia Smith-Wine	500
Joelma Lee	1,250	Caleb Becker	500	Brandyn Kramer	500	Amber Snow	500
Shemiah LeGrande	1,250	Therese Blaylock	500	Benjamin Larson	500	Angelie-Marie Soto	500
David Leja	1,250	Cassandra Bob	500	Javier Lastra	500	Andria Standifer	500
Morgan Lobello	1,250	Michael Borsellino	500	Tai Lauti	500	Patrick Sullivan	500
Marc Lockhart	1,250	Nadine Braxton	500	Christopher Lemieux	500	Aisha Sumler	500
Elizabeth Lofgren	1,250	Steve Bryant	500	Matthew LePosa	500	Ashleigh Sweezo	500
Ginger Magill	1,250	Robin Bullock	500	Carmen Lindmark	500	Stephanie Thaller	500
Sherry Massey	1,250	Sandra Byrd	500	Freddie Lobley	500	Tei Thomas	500
Horace Mays	1,250	Ronnie Callau	500	Byron Loosli	500	Maceo Thompson	500
Cindy Merrill	1,250	Michael Capps	500	Patience Lowe	500	Julian Tinamisan	500
Caroline Mikhail	1,250	Collette Chapman	500	Alma Lozano	500	Heather Tobin	500
Tijuana Mingo	1,250	O'Neil Cooper	500	Karen Lyons	500	Rupal Trivedi	500
Thomas Molinski	1,250	Frank Cordaro	500	Carlton Mack	500	Taniela Tuakalau	500
Nikolas Moreschi	1,250	Jonathan Cordes	500	Pierre Mamba	500	Cecilia Tucker	500
Murray Nagler	1,250	Charles Couch	500	Jesse Mancini	500	Dorian Tucker	500
Imanuela Niula	1,250	Tracy Coyle	500	Jamie Marshall	500	Luisa Vigarito	500
Thomas Panayi	1,250	Brandon Craft	500	Manuel Matos	500	Liliana Vo	500
Rimay Papalii	1,250	David Cruz	500	Edward McDevitt	500	James Wall	500
Shane Parent	1,250	Maryann Cruz	500	Carina McGough	500	Rebecca Warrington	500
Ada-Louise Patterson	1,250	Kayla Currell	500	Joanna McMullen	500	Justin Weidman	500
Martin Patterson	1,250	Andrew Dale	500	Lisa McPherson	500	Courtney Weiss	500
David Pearson	1,250	Shawn Danahey	500	Mandy Meyer	500	Mark West	500
Sylvester Poole	1,250	Benjamin Daniel	500	Jose Molina Garcia	500	Daniel Woelfel	500
Creola Rahmings	1,250	Tovah Dean	500	Malik Moore	500	Derek Woo	500
Jared Ramirez	1,250	Lisa DeMarco	500	Vaughan Morrill	500	Shanna Woods	500
Jordan Reinhold	1,250	Leonel Deras Nochez	500	Tracey Nelson	500	Sarah Zigtama	500
Amanda Reyna	1,250	Dylan deSousa	500	Marilyn Ocker	500		
Yuraniz Riccardi	1,250	Olivia Diebert	500	Brittany O'Grady	500		
Jessica Riggs	1,250	Margaret Donegan	500	Kai O'Kelly	500		
Joseph Rogers	1,250	Jonathan Driver	500	Van Ortega	500		
Miguel Sanchez	1,250	Karina Dymina	500	Mark Palladino	500		
Christopher Schade	1,250	Trisha Elrod	500	Claudia Parra	500		
Samira Shaikh	1,250	David Farone	500	Kimberly Pearson	500		
Lyubov Shalya	1,250	Booker Fife	500	Tram Pham	500		
Adam Smith	1,250	James Frodyma	500	Angelique Ranson	500		
Malkia Spencer	1,250	Sheila Geisler	500	Evdokia Reutov	500		
Oksana Stadnyk	1,250	Craig Genung	500	Stephanie Reynolds	500		

ANNIVERSARIES

41 Years of Service
David Blaisdell, PR
26 Years of Service
John Wagner, PR
22 Years of Service
David Thornton, RGA
19 Years of Service
Lawrence Hauck, AGT
18 Years of Service
Durhon Oldham, SGA
Ilija Orlovic, SGA
Leo VanDenBussche, PR
17 Years of Service
Michael Hanson, AGT
16 Years of Service
Al Wall, PR
15 Years of Service
Theresa Bellajaro, AGT
David Iriye, MGA
14 Years of Service
Timothy Clark, AGT
13 Years of Service
James Bailey, MGA
Joseph Diecedue, SGA

Steve Greer, SGA
Patricia Lee, AGT
12 Years of Service
Travis Vandenberghe, AGT
11 Years of Service
Cheryl McLean, MGA
Lily Tchen, MGA
10 Years of Service
Allison Bankowski, AGT
Levar Morgan, RGA
9 Years of Service
James Aalders, AGT
8 Years of Service
Benjamin Ainscough, MGA
Matthew Cartwright, GA
Gregory Hayman, AGT
Daven Hermosura, RGA
Jose Lopes, MGA
Laura McCurry, MGA
7 Years of Service
Eric Cochran, SGA
Luay Ghawi, RGA
Roghie Hassan Loo, AGT
Stephen Hill, RGA

Kevin Ishikane, AGT
David Ramirez, AGT
Dawn Trudden, PR
6 Years of Service
Tony Anderson, PR
Sharon Brenner, GA
Dustin Dunlap, MGA
Dason Phaul, AGT
Janis Pitts, PR
Jessica Santamarina, MGA
5 Years of Service
Richard Becker, AGT
Rita Charles, GA
Frederick Hadaya III, SA
David Higa, GA
Marko Jankovic, SGA
Steve Marker, MGA
Matthew Parks, RGA
Kiet Truong, GA
Sally Wilson, AGT
4 Years of Service
Brian Ailt, MGA
Robert Chun, MGA
Jason Lassic, AGT

Vishwanath Sankaran, AGT
John Velardo, MGA
3 Years of Service
Marissa Boo, SA
Mike Bray, GA
Jose Castillo, AGT
Mary Maida Fujii, AGT
David Joh, AGT
Tanisha Mathis, GA
Michael Oluajeigbe, AGT
Jonathan Phillips, MGA
Samantha Sliker, MGA
Massoud Vaziri, GA
2 Years of Service
Louis Anderson, AGT
Carlos Arballo, MGA
Brian Black, PR
William Brookshire, MGA
Joseph Cruickshank, GA
Trishia Gaines, AGT
Michel LaHaye, SA
Andrew Leah, AGT
Trevor Looney, SA
Christopher Mendes, AGT

Yolette Mompont, AGT
Christian Ortiz, AGT
Michael Sandoval, SA
Jamal Simmons, GA
Gary Slocum, GA
Nicholas Triantafyllidis, GA
Jeremiah Wiskeman, SA
John Young, MGA
Martha Zelaya, MGA
1 Year of Service
Yusuf Ahmad, SA
Soraya Ahmed, AGT
Doraly Alsina, AGT
Pascal Amar, GA
Christine Araujo, MGA
Coral Ashe, SA
Bernard Ballou, GA
Alma Barriga Gonzalez, SA
Cameron Barry, SA
Matthew Bell, SA
Litia Bentley, SA
Daniel Borchert, AGT
Trevor Brooks, SA
Francis Charfauros, SA

Jarnara Clifford, SA
Jake Colpitts, SA
Kevin Cromwell, SA
Tyler Dean, AGT
Nathan Doyle, SA
Olive Faalavaau, AGT
Patricia Fifer, MGA
Timothy Gallegos, SA
Jared Geringer, AGT
Bernadette Goins, SA
Susan Haas, AGT
Peter Hartono, SA
Aaron Hayes, GA
Michael Henry, AGT
Nasrin Hosseini-Abadi, SA
Corey Jefferson, SA
Benjamin Jerome, SA
Michael Joseph, GA
George Kamel, SA
Fran Kolos, GA
Gerald Lake, SA
Angelique Lavaly, SA
Ray Salmon, SA
Shawn Lewicki, GA

Aisea Ma, AGT
Djenane Marquez, AGT
Angel Martinez, SA
Svitlana Matkivska, SA
Marcia Matthews, GA
Brian McAnally, AGT
Joseph McCallister, AGT
Katherine McQuade, AGT
Felicia Minazadehadib, AGT
Pedram Mousavi, AGT
Joshua Mueller, SA
Wynter Nicholas, SA
Hirenkumar Patel, SA
Loraine Patterson, AGT
Edgardo Portillo, AGT
Adam Pottebaum, AGT
Reed Pottschmidt, SA
Mauri Ramirez, AGT
Steven Rios, SA
Benito Rivas, SA
Rati Ropiha, AGT
Jason Ryan, GA
Ray Salmon, SA
Enrique Sandoval, GA

Sandra Sandoval, SA
Randy Schubert, PR
Lionel Schwenke, AGT
Andrzej Sertler, SA
Brittany Shults, SA
Gabriela Sime, GA
James A Smith, GA
Rodney Sunderland, AGT
Rachel Tate, AGT
Evan Thomas, AGT
Thomas Thompson, AGT
Rayven Tillman, SA
Deano Tracey, SA
Rachael Trader, SA
Matthew J Wallace, GA
Dwayne Watson, AGT
Dale Whitmore, GA
Karna Wulf, AGT
Fan Yang, AGT
Jeffrey Young, AGT
Cody Zeigler, AGT
Kunlin Zou, SA



Randall Cook
North Carolina
May 1

Randall joined American Income in 2010 after a successful career as a project engineer. He tells a colorful story of his initial meeting with Joe Diecedue, where he says he knew immediately that the SGA position was for him. He credits his leadership experience at Joe's office for preparing him to lead his own office. "I'm so excited. I'm ready to go!" Randall and wife Shayla make their home in Charlotte.

PROMOTIONS

State General Agent
Jose Carvajal
Sara Welch
Regional General Agent
Gian-Paolo Diberardo
Gabriel Feldmann
I-Perfection Harris
Steven King
Michael Mandella
Kyle Wrobel
Master General Agent
Carlos Arballo
Rachelle Britzman
Ari Bykofsky
Devon Chapman
Joshua Cosentino
Heather Cullen
Yussuf Elzein
Gary Gottlieb
Jason Green
David Guzman
Alta Herpel

Stacy Hollingsworth
Amanda Hubbard
Meaghan Kehl
Zoltan Krecsko
John Leggio
Thomas McConnell
Aaron McKenney
Paulo Miranda
Nathan Montgomery
Michael Musso
Charles Portnoy
Mina Saadalla
Emmanuel Villasenor
Andrew Wagner
Jameetri Washington
60% General Agent
Jordan Arcuri
Veronica Carrion
Christopher Dicks
Christopher Faulkner
Jesse O Martin
Marcia Matthews

Tijuana Mingo
Ernest Powell
Joshua Rauser
Lisa Richardson
Joshua Rush
Marlene Solis
Jinelly Urena
Ramon Velasquez
57.5% General Agent
Lesina Ah Sue
Pascal Amar
Theresa Araiza
Laura Bayless
Joshua Bowman
James Brumgard
Rita Charles
Alfred DeRose
Debra Dextradeur
Mark Dombrowski
Megan Faulkner
Jordan Fenrich
Adalberto Garcia-Moreno

John Garrett
Branden Griffin
Aaron Hayes
Randy Markland
Marcus Martin
Meghan Modrak
Christopher Murray
Cathy Nokes
Michael Nowak
Duni Olusegun
Kirk Pericciuoli
Phillip Perrin
Eric Peyton
Joseph Quattrochi
Andriana Ramos
Thomas Reddoch
Patricia Romero-Otero
Ariella Saadalla
Kyle Schimizzi
Ernest Shaw
Cleopatra Sola
Amanda South

Joy Vann-Austin
Matthew J Wallace
Janel Wilder
Daryl Williams
Craig Yarborough
55% Supervising Agent
James Austin
Brent Bennett
Hakan Bergh
Tod Bocken
Corey Borden
Caitlin Brandland
Ray Brown
Colton Capps
Stephen English
Heather Freaberg
Leah Geiser
Gad Golian
Jean Gordon
Susan Gylling
Anita Hinds
Carmen Lindmark

Michael McRae
Meilien Mejia
Patreece Morris
Todd Neely
Cory Paulos
Kimberly Pearson
Reed Pottschmidt
Edgar Quiroz
Adam Ranney
Jessica Riggs
Darrin Roberts
Kurt Roth
Lorenzo Ruelas
Gabrial Schillman
Rosemary Stepanek
Jonathan Velasco
Heather Wallace
Edna Weekes
Derek Winslow
Natalee Wise
52.5% Supervising Agent
Mickey Adkins

Salamanaia Ahkuoi
Robert Allen
Veronica Alvarado
Corina Araujo
Kenneth Arrington
Robert Baillie
Karrie Bickford
Nicholas Bigec
Lynne Bondi
John Borowy
Sevrine Bradshaw
Kristen Brantley
Linda Briseno
Kirk Brooks
Nathan Brown
Janie Buchstaber
Angelo Caruso
Brandon Case
Joshua Cessna
Shalom Chaimov
Chrizen Chapa
Michael Cirelli

George Connell
Frank Cordaro
Maryann Cruz
Leonel Deras Nochez
Dylan deSousa
Tameka Drake
Rachelle Driesenga
Tarek Elabasy
Ashlee Elliott
Barbara Evenson
Abigail Failey
Dalton Geneser
D'Andrea Geter
Seth Godwin
Timothy Green
Bryan Hamrock
Torrey Hardy
Derrick Helton
Jeffrey Jansen
Cynthia Jones
Sheri Kempinski
Rowena Keren

Wade LaFever
Keaona LaPoint
Joelma Lee
Jonathan Lipton
Julia Loboda
Abur Lyons
Karen Lyons
Zenobia Macarthy-Harris
Reinaldo Martinez
Hector Matos
Andrew McCann
Michael McCants
Jamie McCrea
Gavin Moore
Jonathan Nagy
Kai O'Kelly
Kenneth Orlando-Seidel
Armita Ostowari
Lynn Paterni
Pierre Pena
Tyler Peworchik
Lawanda Purdy

Alaine Reed
Juan Rosales
Erika Rowland
Ramon Salgado
Jammal Sessoms
Jordan Smith
Rohan Smith
David Smythe
Andria Standifer
Derrick Stinson
Connor Sullivan
Julian Tinamisan
Nicholas Tinko
Elizabeth Tompkins
Isileli Tupou
Alfred Uipa
Jenna Valentine-Thomas
Linwood Walker
Kerry Walter
LaToya Walters
Ashley Wilson
Victor Zavaleta



MGA AGENT RETENTION — BONUS PROGRAM —



Britton Costa
\$3,000
Simon Arias



Nicholas Moore
\$3,000
Oldham-Bianchi



Matthew Parks
\$2,750
Surace-Smith



Bobby Szwaja
\$2,750
Theodore Pappas



Zachary Hart
\$2,500
Surace-Smith



Stephen Hill
\$2,500
Steve Friedlander

April Bonus Payout: **\$150,100**

April Bonus Qualifiers: **190**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Britton Costa	\$3,000	Patrick Stenglein	\$1,250	Atta Saleh	\$1,000	Harold Durana	\$500
Nicholas Moore	3,000	Ofa Tupouniua	1,250	Salman Saffi	1,000	Yussuf Elzein	500
Matthew Parks	2,750	Brian Welsh	1,250	Brian Schreiter	1,000	Magda Figueiredo	500
Bobby Szwaja	2,750	Kascey Williamson	1,250	Alfred Taren	1,000	Charley Forshee	500
Zachary Hart	2,500	Kyle Wrobel	1,250	Lily Tchen	1,000	Alexandra Graham	500
Stephen Hill	2,500	Albert Serur	1,125	Randy Teysier	1,000	Jason Green	500
Mavrick Fredericks	2,250	Erin Allen	1,000	Daniel Umbertone	1,000	David Guzman	500
Corey Hallam	2,250	Kevin Appasamy	1,000	Peter Van Der Westhuizen	1,000	Hal Herman	500
Tim McAdams	2,250	Souleymane Bah	1,000	Michael Vasu	1,000	Amanda Hubbard	500
Levar Morgan	2,250	Matthew Bogle	1,000	David Wang	1,000	Henry Ingraham	500
Corey Helly	2,000	Timothy Buckner	1,000	Rodney Ward	1,000	Dean Jensen	500
Patrick Knouse	2,000	Robert Chun	1,000	Jennifer Wehrle	1,000	Christine Jesoraldo	500
Syed Quadri	2,000	John Collins	1,000	Ryan Wilson	1,000	Jose Lopes	500
Marian Sertler	2,000	Matthew Conrad	1,000	Unique Hunnicutt	900	Melinda-Rae Lyse	500
Gian-Paolo Diberardo	1,500	Joshua Cosentino	1,000	John Leggio	900	Chad McLaughlin	500
Christopher Earle	1,500	Justin Crawford	1,000	Evan Holzhauer	750	Darren Miller	500
Daniel Hartwig	1,500	Michelle Crowe	1,000	John McGrath	750	Zach Otto	500
Kevin Holtz	1,500	Dustin Dunlap	1,000	Michael Musso	750	Chad Potts	500
Jack Keiderling	1,500	Eric Ebbitt	1,000	David Ramnarine	750	Samneang Prom	500
Dorothy Niederer	1,500	Kelly Ekker	1,000	Christopher Rodriguez	750	Victor Restrepo	500
Aaron Ralston	1,500	Jonathan Emura	1,000	Gevorg Yanukyan	750	Gevorg Yanukyan	500
Daniel Bauer	1,250	Sokol Fazliu	1,000	Tere Diamond	675	Cynthia Schneiderman	500
Sharif Grays	1,250	Todd Glazer	1,000	Marli Long	525	Robert Shafer	500
Bobby Gujral	1,250	Brett Gryska	1,000	Devin Adams	500	John Sparby	500
Scott Kim	1,250	Jorge Guerra	1,000	Alberto Alcalá	500	Jesse Spencer	500
Ryan McIntosh	1,250	Ryan Hall	1,000	Glenn Arakawa	500	Craig Strompf	500
Joshua Olin	1,250	Mark Hileman	1,000	Christine Araujo	500	Jimmy Tchen	500
Ryan O'Malley	1,250	Melne Lewis	1,000	Carlos Arballo	500	Ransey Vazquez	500
Raymond Risucci	1,250	Nicholas Lorence	1,000	Ryan Bisanz	500	John Velardo	500
Michael Romeo	1,250	Arthur McDonald	1,000	Rachelle Britzman	500	Jameetri Washington	500
Doreen Ryan-Foti	1,250	Tyler McKnight	1,000	Norman Candelore	500	Jessica Wilhite	500
Jessica Santamarina	1,250	Jonni Ng	1,000	Samuel Cohen	500	Marisa Willgruber	500
María Soliz	1,250	Nasr Quadri	1,000	John Conard	500	Timothy Wilson	500

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4,000 Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus. All qualifiers listed achieved at least \$500 in bonus totals

Direction



Domenico Bertini
Vice President of
Field Operations

Praise Yourself

In sales, many times we tell ourselves to do more with less; we need to work smarter and not harder; have to get better with our resources, etc. In truth, there's one motivational tool that is in endless supply, and that is praise.

And yet, we seem to be always waiting for someone to recognize us, when we should really learn how to praise ourselves and increase confidence by self-telling ourselves how good we are when we get the job done and achieve our personal goals.

We need to be specific with praise. Saying to yourself "That was a great presentation" is good, but it lacks strategy. Better is to praise yourself for the specifics of what you feel you did well: "I did a great job listening to the client's question and finding the solution he wanted to close the sale." It can be a great self-coaching moment.

We need to not confuse praise with recognition. We get recognized when our managers or bosses acknowledge us in front of our peers for some exceptional performance. A reward or a prize is not praising; it's too generic.

Praise happens when we move ourselves to achieve specific goals for improvement and growth.

If it's not your manager's style to praise, then you especially need to praise yourself. After all, anything you do at AIL/NILICO, you do for yourself first. So why shouldn't you be praising yourself when you have walked the path of improvement and achieved specific goals?

Think about it: there's no profession in the world where people are expected to prevail purely on the basis of their natural abilities. It's all about acquired knowledge, paired up with skills and then motivating yourself to achieve your goals.

“We need to not confuse praise with recognition.”

We can all learn how to use specific and targeted self-praise until it becomes second nature. When Brian Tracy attended our Company convention in Beverly Hills a few years back he talked about walking around saying things like "I like myself, I love myself..." to build self-confidence. Let's take it to the next level and let's learn how to praise ourselves when needed.

The best part is that praising ourselves will never cost us a dime.

CODES

Code – \$900 contract to date new agent

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Christina Meyer	7	Sabrina Lloyd	Karen Bustamante	2	Simon Arias	Marta Cunha	2	Giglione-Ackerman	Matthew Bell	2	Philip Prata
Chelsie Young	6	Sabrina Lloyd	Brittney Hawley	2	Simon Arias	Janine DiMuzio	2	Giglione-Ackerman	Eric Mangum	2	Philip Prata
Linetti Pasikala	4	Steve Friedlander	Derrick Stinson	2	Slav Bitman	Marce Garbett	2	David Hausman	Christopher Wetherby	2	Philip Prata
Edmond Lee	4	Sabrina Lloyd	Robert Baillie	2	Josh Chalom	James Golden	2	Chris Hernandez	Lori Annett	2	Alex Roland
Sandra Sandoval	4	Sabrina Lloyd	Linda Eichelberger	2	Samantha Chui	Corey Rech	2	Chris Hernandez	Juan Venegas	2	Alex Roland
Victor Zavaleta	4	Sabrina Lloyd	Jennifer Crandall	2	Eric Cochran	Jamie Merva	2	Matthew Hogan	Bradley Gray	2	Imran Satti
Cynthia Craig	4	Theodore Pappas	Dalton Geneser	2	Eric Cochran	Alma Barriga Gonzalez	2	Jatoft-Foti	Seneca Birchmore	2	Surace-Smith
Daniel Dunham	3	Simon Arias	Jamie Schulz	2	Cohen-Cohen	Jeffrey Gilliana	2	Sabrina Lloyd	Hirenkumar Patel	2	Surace-Smith
Jennifer Griffin	3	Brandon Cooley	Mina Saadalla	2	Brandon Cooley	Steven Rios	2	Sabrina Lloyd	Alexis Merchant	2	Jason Young
Oliver Zettas	3	Richard Correa	Layne Ford	2	Richard Correa	Robert Schneiderman	2	Sabrina Lloyd			
James Ashton-Lebrument	3	Matt Henderson	Mitzi Roybal	2	Richard Correa	Jhameka Quarles	2	Chris Lussier			
Victoria Perea	3	Jatoft-Foti	Tyler Storie	2	Richard Correa	Robbin Trompeter	2	Dorian Oldham			
Janelle Bice	2	Altig-Orlovic	Paul Cossier	2	Laura Fisher	Jeffrey Jansen	2	Oldham-Bianchi			
Dylan Gardner	2	Altig-Orlovic	Jillian Rooks	2	Laura Fisher	Kevin Douglas	2	Bob Olson			
Winston Hills	2	Altig-Orlovic	Edwin Rosa	2	Laura Fisher	Maresa Rone	2	Bob Olson			
Michael Schreiber	2	Altig-Orlovic	Salamanaia Ahkuoi	2	Steve Friedlander	Samira Shaikh	2	Bob Olson			
Ernest Shaw	2	Altig-Orlovic	Pauline Cresswell	2	Steve Friedlander	Tina Stringer	2	Bob Olson			
Mark West	2	Altig-Orlovic	Solomone Havea	2	Steve Friedlander	Robert Wright	2	Bob Olson			
Randi Wilson	2	Altig-Orlovic	Luao Leota	2	Steve Friedlander	Jaime Baez	2	Theodore Pappas			
Jonathan Boyd	2	Simon Arias	Llesena Tejeda	2	Cindy Furer	Alvaro Canales-Osorio	2	Cisco Perez			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Enrique Sandoval	12	Sabrina Lloyd	Amanda Hogan	3	Richard Correa	Marcus Martin	2	Altig-Orlovic			
Jason H Lee	11	Sabrina Lloyd	Erika Spiak	3	Richard Correa	Benito Menchaca	2	Altig-Orlovic			
Moli Kaufusi	10	Steve Friedlander	Duni Olusegun	3	Cunningham-Weatherspoon	Nicole Tidey	2	Altig-Orlovic			
Brandi Hershey	6	Brandon Cooley	Soncyia Williams	3	Cunningham-Weatherspoon	Soncyia Williams	2	Altig-Orlovic			
Scott Montgomery	6	Jatoft-Foti	Kelvin Fernandez	3	Laura Fisher	David J Chen	2	Simon Arias			
John Nasti	5	Giglione-Ackerman	Ricardo Grandt	3	Laura Fisher	James DePetro	2	Simon Arias			
Grant Myers	5	Dorian Oldham	Lesina Ah Sue	3	Steve Friedlander	Charles Ferrari	2	Simon Arias			
John Donovan	5	Theodore Pappas	Fran Kolos	3	Giglione-Ackerman	Jenna Grula	2	Simon Arias			
Drew Sharp	5	Philip Prata	Stephen Giddens	3	Steve Greer	Elizabeth Leming	2	Simon Arias			
Timothy Bugge	4	Simon Arias	Taneshia Solomon	3	Steve Greer	Heather Southern	2	Simon Arias			
Joseph Cruickshank	4	Simon Arias	Patrick Guthrie	3	Mathew Hart	Jamie Winters	2	Simon Arias			
Jesse Rennich	4	Simon Arias	Elyse Bryan	3	David Hausman	Craig Yarborough	2	Simon Arias			
Nicholas Pelham-Clarke	4	Richard Correa	Erna Gasanin	3	David Hausman	Bernard Ballou	2	Slav Bitman			
Gabriela Sime	4	Laura Fisher	David Hendricks	3	Jatoft-Foti	Komo Davis	2	Slav Bitman			
Sione Maumau	4	Steve Friedlander	John Napiza	3	Jatoft-Foti	Erin Moyer	2	Slav Bitman			
Mildred Machuca	4	Cindy Furer	Jeffrey Hall	3	Chris La Fond	Patricia Romero-Otero	2	Slav Bitman			
Jonathan Hanaway	4	Matt Henderson	Stephen Kemper	3	Chris Lussier	Matthew Farrell	2	Jose Carvajal			
David Schanuel	4	Dorian Oldham	Kyle Schimizzi	3	Oldham-Bianchi	Teryn Lieurance	2	Jared Cleckner			
Cornelius Jones	4	Alex Roland	Veronica Carrion	3	Bob Olson	Andrew Schuksta	2	Cohen-Cohen			
Daniel Walton	4	Surace-Smith	Muhammed Ashraf	3	Theodore Pappas	Anna Senra	2	Cohen-Cohen			
Elizabeth Baxter	3	Altig-Orlovic	John Catalano	3	Theodore Pappas	Craig Winkelman	2	Cohen-Cohen			
Brett Maurice	3	Altig-Orlovic	Calvin Irving	3	Theodore Pappas	David Guns	2	Brandon Cooley			
Cameron Cimino	3	Simon Arias	Michael Denton	3	Scott Rehberg	Marcia Matthews	2	Brandon Cooley			
Brittni Kwiecien	3	Simon Arias	Nacole Newbold	3	Imran Satti	Ramon Velasquez	2	Brandon Cooley			
Edwin Rodriguez	3	Simon Arias	Anthony Theriault	3	Surace-Smith	Kade Beck	2	Joseph Diecedue			
Glenn Woodley	3	Slav Bitman	Michael Shaba	3	Brian Traboulay	Melissa Quintal	2	Joseph Diecedue			
Gregory Graham	3	Jason Bratin	Denise Berrios	3	Bob Wingate	Gary Slocum	2	Desi Dimitrova			
Monica Moffett	3	Dorian Brown	Tammy Wingate	3	Bob Wingate	Eric Hamblin	2	Mitch Duplantis			
Jinelly Urena	3	Jose Carvajal	Ricardo Alanis	2	Altig-Orlovic	Joseph Quattrochi	2	Mitch Duplantis			
Arthur Sigler	3	Brandon Cooley	Corey Cox	2	Altig-Orlovic	Erica Pagano	2	Laura Fisher			

GA continued

NAME	#	SGA	NAME	#	SGA
Soonalote Taogaga	2	Steve Friedlander	Mark Medina	2	Philip Prata
Vatapuia Vavau	2	Steve Friedlander	Les Swain	2	Alex Roland
Ari Bykofsky	2	Giglione-Ackerman	Aaron Dupras	2	Paul Rumbuc
Christine DiSanto	2	Giglione-Ackerman	Alexander Dorey	2	Imran Satti
Mark Dombrowski	2	Giglione-Ackerman	Jeremie Dupuis	2	Imran Satti
Christian Fahey	2	Giglione-Ackerman	Brent Bowling	2	Surace-Smith
Kyle Lewicki	2	Mathew Hart	Robert Drake	2	Surace-Smith
Shorne Brown	2	David Hausman	Alex Grakhov	2	Surace-Smith
Polina Philbin	2	David Hausman	Adam Huck	2	Surace-Smith
Antonio Evans	2	Chris Hernandez	Christopher Kennedy	2	Surace-Smith
Bryan Froneyberger	2	Chris Hernandez	Lamar Livingston	2	Surace-Smith
Megan Holiday	2	Marko Jankovic	Jason Ryen	2	Surace-Smith
Ricardo Subero	2	Kyle Johnson	Steven Sibelman	2	Surace-Smith
Adam Elbatnigi	2	Christine Judge	Marci Dowbor	2	Moswen Taylor
Brandon L Clark	2	Corey Neff	Katrina Campbell	2	Williams-Zophin
Brandon Marshall	2	Oldham-Bianchi	Jean Joseph	2	Williams-Zophin
Zachary Santino	2	Oldham-Bianchi	James Hortman	2	Bob Wingate
Ellen Schultz	2	Oldham-Bianchi			
Sidney Rodgers	2	Bob Olson			
Bilal Farsakh	2	Theodore Pappas			
Alon Fischer	2	Theodore Pappas			
Stephen McGrath	2	Theodore Pappas			
Mohammed Moalawi	2	Theodore Pappas			
Maria Aristy	2	Cisco Perez			
Paavo Cymanow	2	Philip Prata			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ofa Tupouniua	16	Steve Friedlander	Liam Flaherty	4	Simon Arias	Phillip Jenkins	3	Slav Bitman	Nicholas Moore	3	Oldham-Bianchi
Marian Sertler	15	Sabrina Lloyd	Victor Restrepo	4	Richard Correa	Patrick Knouse	3	Slav Bitman	Sheila Downey	3	Bob Olson
Ryan Hall	11	Laura Fisher	Peter Van Der Westhuizen	4	Richard Correa	Charles Portnoy	3	Slav Bitman	Louis Giogaia	3	Theodore Pappas
Thomas Kijanowski	11	Sabrina Lloyd	Christopher Favor	4	Mitch Duplantis	Alexandra Graham	3	Jason Bratin	Angel Patryluk	3	Byron Paz
Raymond Risucci	10	Dorian Oldham	Stephen Hill	4	Steve Friedlander	Jordan Chalom	3	Josh Chalom	Daniel Vilas	3	Cisco Perez
Brooke Spain	9	Brandon Cooley	Jack Keiderling	4	Giglione-Ackerman	Tara Weisz	3	Josh Chalom	Ala Awad	3	Alex Roland
Syed Quadri	9	Theodore Pappas	Kyle Wrobel	4	Mathew Hart	Carl Carlberg	3	Cohen-Cohen	Steven King	3	Paul Rumbuc
Zachary Hart	9	Surace-Smith	Souleymane Bah	4	David Hausman	Sean Velasquez	3	Cohen-Cohen	Dustin Dunlap	3	Surace-Smith
Marisa Willgruber	7	David Hausman	Chad McLaughlin	4	Matt Henderson	Gian-Paolo Diberardo	3	Brandon Cooley	Darron Hacker	3	Surace-Smith
Zach Otto	7	Sabrina Lloyd	Ileana Rosas	4	Marko Jankovic	Emmanuel Villasenor	3	Brandon Cooley	Matthew Parks	3	Surace-Smith
Alex Torruella	7	Sabrina Lloyd	Doreen Ryan-Foti	4	Jatoft-Foti	Erin Allen	3	Richard Correa	Charley Forshee	3	Richard Correa
Britton Costa	6	Simon Arias	Jake Yagjian	4	Chris La Fond	William Brookshire	3	Richard Correa	Christopher Earle	3	Williams-Zophin
Craig Strompf	6	Cindy Furer	Andre Bent	4	Bob Olson	Matthew Turnquist	3	Richard Correa	Michael Musso	3	Williams-Zophin
Harold Durana	6	Jatoft-Foti	Levar Morgan	4	Theodore Pappas	Devon Chapman	3	Cunningham-Weatherspoon			
Ransley Vazquez	6	Bob Olson	Atta Saleh	4	Theodore Pappas	Mark Hileman	3	Desi Dimitrova			
John Nieves	6	Bob Wingate	Bobby Szwaja	4	Theodore Pappas	Robert Rowell	3	Richard Dyer			
Antonio Reyes	5	Simon Arias	Ryan Wilson	4	Philip Prata	Lucky Paaititi	3	Steve Friedlander			
Monica Brown	5	Dorian Brown	Minh Phung	4	Scott Rehberg	Anita Ferris	3	Steve Friedlander			
Paulo Miranda	5	Jose Carvajal	Daniel Hartwig	4	Surace-Smith	Mavrick Fredericks	3	Giglione-Ackerman			
Brian Zuzick	5	Laura Fisher	Marc Salvaggi	4	Surace-Smith	Michael Gerstein	3	Giglione-Ackerman			
Evan Holzhauser	5	Giglione-Ackerman	Dustin Rushin	4	Bob Wingate	Larry Giddens	3	Steve Greer			
Christopher Rodriguez	5	Kyle Johnson	Daniel Bean	3	Altig-Orlovic	Kenneth Greer	3	Steve Greer			
Amanda Hubbard	5	Oldham-Bianchi	Kyle Butler	3	Altig-Orlovic	Michael Laramie	3	Steve Greer			
Melne Lewis	5	Bob Olson	Patrick Fowler	3	Altig-Orlovic	Ibrahim Bah	3	David Hausman			
Reynolds Akuamo	5	Theodore Pappas	Bobby Gujral	3	Altig-Orlovic	Sebastian Kazek	3	Matt Henderson			
Timothy Wilson	5	Philip Prata	Joshua Olin	3	Altig-Orlovic	Cara DeFiore	3	Chris Hernandez			
Unique Hunnicutt	5	Alex Roland	AshLynn Orng	3	Altig-Orlovic	Samneang Prom	3	Jatoft-Foti			
Robert Kanaan	5	Imran Satti	Brandon Summerton	3	Altig-Orlovic	Jesse Spencer	3	Stephen Jubrey			
Ryan Bisanz	5	Brian Traboulay	Ho Tran	3	Altig-Orlovic	Patrick Cremeans	3	Chris Lussier			
Christopher Hintz	4	Altig-Orlovic	Ryan Tucker	3	Altig-Orlovic	Mark Kukielski	3	Eric Neal			
Natalie Wagner	4	Altig-Orlovic	Michael Clemente	3	Simon Arias	Jimmy Tchen	3	Corey Neff			
John Conard	4	Simon Arias	Eric Ebbitt	3	Simon Arias	Brett Gryska	3	Oldham-Bianchi			
Matthew Diulus	4	Simon Arias	Tim McAdams	3	Simon Arias	Hal Herman	3	Oldham-Bianchi			

RGA

NAME	#	SGA
Robert Janev	35	Sabrina Lloyd
Paul Kelly	21	Steve Friedlander
Justin Adams	20	Simon Arias
Patrick Bendure	20	Surace-Smith





Susan Fuldauer

Vice President of
Public Relations Field Operations

This Is It!

I don't believe anyone would argue that we all enjoy a little recognition and appreciation. Okay, truth be told, maybe a lot of us enjoy a lot of recognition and appreciation! We are, after all, in sales and marketing, right?

Our Company does an excellent job of recognizing high levels of performance and showing appreciation for the effort it takes to obtain these levels of achievement.

The level of recognition at this year's Convention promises to be at an all-time high. It's a time when award recipients typically share their appreciation for their achievement by acknowledging their families, mentors, leaders and those they themselves lead.

Celebrating high-level achievement and goals met, Convention is always a magnificent tribute to the dreams that are being achieved, success being realized. John Maxwell defines success as "knowing your purpose in life, growing to reach your maximum potential and sowing seeds that benefit others."

Our Convention attendees and our Founder's Club and President's Club qualifiers not only work to reach their own maximum potential, never settling for mediocrity and mid-level performance, but they share their knowledge and expertise with others. These qualifiers and top producers are leaders at every level.

Beyond the personal reward high-level achievement brings, there is another satisfaction that these winners have in common. It is the additional reward that their success brings through providing important insurance protection for working families.

The thousands of miles traveled, the time away from their own families

and friends and working tirelessly to better our communities are all part of the sacrifices made to ensure working families have the protection they need at a time when they need it the most.

These outstanding agency and public relations representatives understand the difference they are making in so many lives. Their professionalism and genuine care for those we serve adds value to the benefits we provide, the food we donate, and the claims we deliver to families.

Our top achievers understand that our Company stands in unique partnership with our groups, serving working families in both word and deed. Nothing short of excellence is good enough when it comes to the impact we can have on people's lives.

The chorus of the Kenny Loggins' song "This is It" starts, "This is it. Make no mistake where you are."

This is it. There is no mistaking where we are. We are at an amazing place; a place that recognizes talent, high level achievement, dreams achieved and greatness.

What could be better than working with a company that is uniquely different in the insurance industry; a company that recognizes quality? This is a company that supports working families and strengthens communities.

This is it! By being great at what we do and putting our heart into where we are and who we are, day in and day out, we are making a difference.

THIS IS IT!

Q1 CONTRIBUTIONS

American Income & National Income

- \$30,000** — **James R. Hoffa Memorial Scholarship Fund** - Drive for Education Golf Tournament & All In For Education Poker Tournament
- 25,000** — **Economic Policy Institute**
- 25,000** — **Southwest Voter Registration Education Project**
- 15,000** — **Alliance For Retired Americans** - Convention & Ad, with an additional donation made based on recommendation of Barbara Easterling, President of AFTRA
- 15,000** — **EHDOC** - Sponsorship of the EHDOC Board of Directors Reception & Meeting
- 15,000** — **Union Sportsmen's Alliance** - Made on recommendations of Cecil Roberts, President of UMWA; Joseph Nigro, President of Sheet Metal, Air Rail & Transportation Workers & Newton Jones, President of Boilermakers, Blacksmiths & Forgers
- 10,000** — **IUPA** - Marketing & Development Plan
- 10,000** — **Missouri AFL-CIO** - Fight Against the Right To Work Ballot Initiative
- 10,000** — **Pennsylvania AFL-CIO** - Fight Against Paycheck Deception Legislation
- 5,000** — **Beaver Creek Heritage Foundation for the Beaver Station Multi Use Center** - Made on recommendation of Edwin Hill, President of IBEW
- 5,000** — **Boys-To-Men Organization, Inc.** - Made on recommendation of Clyde Rivers, President Emeritus of California School Employees Association
- 5,000** — **Broadbent Institute** - Progress Summit
- 5,000** — **Center For Military Recruitment, Assessment & Veteran Employment (CMRAVE)** - Helmets to Hardhats
- 5,000** — **Coalition of Black Trade Unionists** - Made on recommendation of Kenneth Rigmalden, General President of IUPAT
- 5,000** — **DC Labor FilmFest** - Made on recommendation of Rose Ann Demoro, Executive Director of National Nurses United
- 5,000** — **Empire State College, Bahr Scholarship** - Made on recommendation of Morton Bahr, President Emeritus of CWA
- 5,000** — **Gala Hispanic Theatre** - Noche de Estrellas Auction
- 5,000** — **Glen Haven Elementary School, Carnival Sponsorship** - Made on recommendation of George Tedeschi, President of GCC/IBT
- 5,000** — **IUPA** - 2014 Edward Kiernan Scholarship Fund
- 5,000** — **Jewish Labor Committee** - Made on recommendation of Stuart Appelbaum
- 5,000** — **State Building & Construction Trades Council of California** - Tradeswoman Mentor at the 2014 National Tradeswomen Conference
- 4,500** — **Building & Construction Trades Department** - Canadian Building Trades 2014 Conference
- 3,900** — **BCTD** - 2014 National Legislative Conference
- 3,500** — **DC Friends of Ireland** - Irish Fest & Gold Page Ad Sponsorships
- 3,000** — **Operative Plasterers' and Cement Masons International Association** - Convention & Silver Page Ad
- 2,500** — **American Rights at Work** - Made on recommendation of Anthony Perrone, Int'l Secretary-Treasurer of UFCW
- 2,500** — **National Domestic Workers** - Also made on recommendation of Anthony Perrone, Int'l Secretary-Treasurer of UFCW
- 2,500** — **New Jersey State AFL-CIO** - WILD Conference
- 2,139** — **Metro Washington Council** - Roundtable Breakfast Sponsorship & Ad in the 2014 Directory of Local Unions
- 1,810** — **BC Building Trades** - Trade Talk Ad
- 1,500** — **New York Friends of Ireland** - Event honoring James Callahan
- 1,364** — **Saskatchewan Building Trades Magazine** - Ad
- 1,000** — **American Friends of the Yitzhak Rabin Center** - Event honoring Gregory Floyd

Top Contributions of Centralized PR

- \$5,000** — **RCL NS/NUNAVUT COMMAND** - Bursary Donation and Ad
- 5,000** — **Tarrant County Central Labor Council, AFL-CIO** - Jim Wright Golf Tournament
- 3,300** — **Pennsylvania Credit Union Association** - Convention & Ad Sponsorships
- 3,000** — **LIUNA OPDC** - Scholarship
- 2,500** — **NY State Snowmobile Assoc** - Event Sponsorship
- 2,500** — **Nova Scotia Federation of Labour** - Literacy Project
- 2,500** — **Orange County AFL-CIO, Central Labor Council** - Solidarity Awards Dinner & Ad
- 2,000** — **Illinois Credit Union League** - Convention
- 2,000** — **Ohio Credit Union League** - Conference
- 2,000** — **Tri-Chapter Workshop** - Event Sponsorship
- 2,000** — **UFCW 175 & 633** - Scholarship
- 2,000** — **Massachusetts Nurses Assoc** - Scholarship
- 2,000** — **IBEW National** - Scholarship
- 2,000** — **Pennsylvania AFL-CIO** - Convention
- 1,750** — **LaborPress Labor Leadership Awards** - Event & Bronze Journal Ad Sponsorships
- 1,695** — **NB Federation of Snowmobile Clubs** - Sponsorship
- 1,600** — **Southern CA Credit Union Alliance** - Business Partner & Conference Sponsorships
- 1,500** — **Delaware Credit Union League** - Conference
- 1,500** — **Dallas Chapter of Credit Unions** - Platinum Sponsorship
- \$1,500** — **Labor 411** - Ad
- 1,500** — **VFW Department of NJ** - Voice of Democracy & Patriot's Pen Scholarships
- 1,500** — **New Jersey State AFL-CIO** - Convention & Labor Awards Dinner
- 1,500** — **New York City Central Labor Council, AFL-CIO** - Ad and Dinner
- 1,500** — **South Bay AFL-CIO** - South Bay COPE Awards Dinner
- 1,200** — **Nebraska Credit Union League** - Conference
- 1,200** — **Alameda Labor Council** - Unionist of the Year Dinner & Ad
- 1,200** — **Fresno CLC** - Strategic Planning Meeting Sponsorship
- 1,200** — **San Francisco Labor Council, AFL-CIO** - COPE Banquet & Ad
- 1,180** — **Mass Building Trades** - Convention
- 1,000** — **Virginia Credit Union League** - Sponsorship
- 1,000** — **Workers Unite Film Festival** - Ad
- 1,000** — **AFSCME COUNCIL 40** - Scholarship
- 1,000** — **Assoc of WI Snowmobile Clubs** - Scholarship
- 1,000** — **Oregon Hunters Association** - Convention
- 1,000** — **IBT 601** - Scholarship
- 1,000** — **Hawaii State AFL-CIO** - Charity Golf Tournament benefiting Aloha United Way
- 1,000** — **Louisiana AFL-CIO** - Emile J. Bourg Scholarship
- 1,000** — **Northern CA Carpenters Regional Council** - Station sponsor



LEADERSHIP ACADEMY

Leadership 101 Starts Future Leaders on the Road to Management Opportunities

Approximately 100 future leaders gathered at the McKinney Conference Center May 5-7 to attend Leadership 101, the first step on the path to management at AIL/NILICO.

Series facilitator, Vice President Field Operations, Steve Kafkis led the intense 3-day workshop, featuring both members of the Home Office management team as well as presentations by Executive Council members, Chris Hernandez and David Ackerman.

Leadership 101 lays the foundation for management, introducing the concepts of recruiting, inspection, accountability, growth, training and quality.

If you are interested in pursuing leadership opportunities, Leadership Academy is your ticket! Talk to your SGA about registering for upcoming sessions:

- 201: Building for Ownership — Aug 11-13
- 401: Results Driven Leadership — Sep 2-4
- 101: Fundamentals of Agency Building — Sep 22-24
- 301: Strategic Agency Leadership Training (Top Gun) — Oct 6-8



Company



BEST APRIL EVER:
\$14,861,000 of Net ALP

RECORD HIGH AGENT COUNT:
5,818

2ND BEST CODE MONTH EVER:
1,146 Codes for April

**ALL TIME HIGH
FOUR MONTH RETENTION:**
Jan, Feb, Mar, Apr: 74.3%



Mike Sheets
Vice President
Field Laptop Development

Convert to Cash

Have you heard of Bitcoins? It's an "electronic currency" that has been taking off recently. People can use cash from any country and convert it to bitcoins. Then they can use the bitcoins at online retailers who accept them. Other people have played it like a stock market, converting their own hard currency to bitcoins and then cashing out when their money value increases.

Sounds like a pretty interesting idea, but at some point that bitcoin is going to have to be converted into actual cash. You can't fully live on it, can't pay your mortgage, bills, or put food on the table with it. Those who are making money with them have to, at some point, convert into hard cash to get their money for everything else they need to live.

Referrals are like bitcoins. They can be worth a lot, but you have to convert them to cash. You could have 200 referrals in your laptop, but you can never pay your mortgage or buy a new car by telling the bank, "but I have 200 fresh, new referrals right now!" However, you can run those and convert them into cash and have \$12,000 in your bank account. Referrals converted to cash, now you have buying power.

You may have heard about the monetary value of a referral before. As a company, we present to 30% of referrals collected and sell 50% of those with an average of \$800 ALP. When you break those numbers down at a 50% commission/65% advance/17.5% bonus, *each referral is worth about \$60.*

Earlier today I was on my way back home, and as I walked to my gate at the airport, I saw the currency exchange counter and all the exchange rates listed and I swear I saw:

1 Referral = \$60 US

Well, maybe not, but it should look like that to you!

All you have to do is go to the bank and get your money. That is, call them, set them, see them, sell them.

Going forward, if you make a conscious effort to focus on running referrals more for yourself, you will see an increase in your results. Referrals usually set easier, show more, close higher, and sell bigger. That equates to you as more income on the same work. The great thing is that this is all happening by you serving your clients at a higher level. What better way to serve than to serve those who are also important to your clients. You will become "our insurance person" to your clients. They will become more loyal to you, and you will have a larger amount of business on the books over the long term.

So, a good place to start is to try making a rule of thumb in each presentation: *3 referrals per no-cost benefit.* That means your target is 9 referrals per presentation if you use the three common "No Cost Offers" — AD&D, Child Safe, and the health services discount card. After a week, that number grows to a larger number. Then all you need to do is book them and go see them. The best part is, a referral presentation will give you the most referrals so your own personal lead bank will start to snowball.

It's just about as simple as walking up to the exchange counter, handing them your referrals, and depositing your cash in the bank!

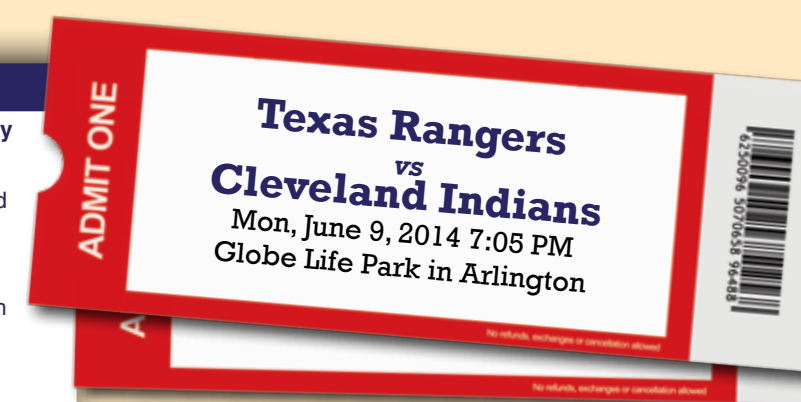


GAME 1 WINNERS



BE OUR GUEST — MORE CONTESTS ALL SUMMER LONG!

Class	Name	Net ALP	SGA
Agent	Michael Allen	\$25,013	Travis Moody
	Kehinda Pryor	17,260	Bob Olson
	Myaa Fallon	13,608	Sabrina Lloyd
	Benjamin Larson	10,705	Altig-Orlovic
	Jerry Howe	9,441	Altig-Orlovic
	Robert Neeley	8,641	Surace-Smith
	Jessica Burrows	8,056	Altig-Orlovic
	Nathan Friend	8,042	Altig-Orlovic
	Hunter Steiner	7,693	Steve Greer
	SA	Kimberly Spinelli-Young	\$18,276
GA	Massoud Vaziri	\$18,010	Altig-Orlovic
RGA	Darrell Asbell	\$13,556	Altig-Orlovic



Total Winners: 13
Top 10 Agents, top SA, GA and MGA based on personal production with a minimum of 1 personal recruit (passed state examination) in the month of April.

THE



OF

RECOGNITION



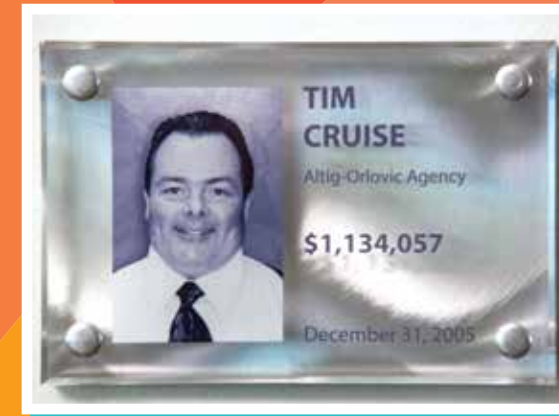
Million Dollar Club

The Million Dollar Club wall recognizes Agents and Managers who have at least \$1 million of personal Net ALP from 1999 forward. The signage is 3-dimensional acrylic with brushed aluminum lettering.

Recognition is the greatest motivator. — Gerard C. Eakedale

The walls of the AIL Executive Offices in McKinney underwent a transformation earlier this year with the addition of three permanent displays to recognize achievements by our Agency field force and Public Relations team. These walls are in addition to an existing display of the AIL-NILICO Executive Council, which was rehung to match the new displays.

The project, brainchild of President Scott Smith, surrounds visitors as they enter the Executive Offices. "Somebody once told me that salespeople work for three reasons: make money, control their own schedule and recognition. I want our people to know how much we appreciate their hard work," said Scott. "And there's plenty of room for lots more people to be included," he added.



The original \$1 Million — now \$2 Million — Dollar Man, Tim Cruise. Max Quasem and Ruben Soberanes have also achieved \$2 million ALP.



The Platinum PR wall recognizes PR Reps who have generated 250,000 career leads. Ten PR team members were designated as Honorary Members to recognize their achievements prior to PR centralization in 2005.



The SGA of the Year wall, just outside CEO Roger Smith's office, celebrates those who have achieved the pinnacle of success at AIL/NILICO.



The Executive Council display was rehung with signage that ties it to the rest of the permanent recognition walls.

Individual Producers



1. Joshua Dishong
Columbus, OH



2. Mark Lomonaco
Boise, ID



3. Ryan Kendl
Provo, UT



4. Mike Allen
Jeffersonville, IN



5. Kevin Ishikane
Redmond, WA



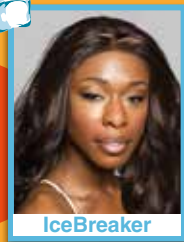
6. Michael van Delft
Halifax, NS



7. Bruce Tan
Honolulu, HI



8. Daniel Li
Minneapolis, MN



9. Shenetta Sapp
Pittsburgh, PA



10. Sheila Geisler
Pittsburgh, PA



11. Joey Kennedy
Nashville, TN



12. Jonni Ng
Renton, WA



13. Damaris Henderson
Los Angeles, CA



14. Vaughan Morrill
Las Vegas, NV



15. Max Quasem
Los Angeles, CA



16. Katie Massart
Calgary, AB



17. Joseph Huh
Honolulu, HI



18. Maren Conway
Blue Bell, PA



19. Brett Maurice
Calgary, AB



20. Kimberly Spinelli-Young
Eatontown, NJ

IceBreakers

Michael De Sadeleer
Halifax, NS
\$16,862 Net ALP
Robert Kanaan MGA
Imran Satti SGA

Ty'Quisha Williams
Baton Rouge, LA
\$16,764 Net ALP
Brian Schreiter MGA
Joseph Diecedue SGA

Hector Matos
Los Angeles, CA
\$16,533 Net ALP
Sean Velasquez MGA
Cohen-Cohen SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

April Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Joshua Dishong	\$66,843		72.4	Zachary Hart	Surace-Smith
2.	Mark Lomonaco	38,364		80.9	Richard Mansfield	Altig-Orlovic
3.	Ryan Kendl	32,003		87.4	Nicholas Lorence	Altig-Orlovic
4.	Mike Allen	24,607		81.9		Travis Moody
5.	Kevin Ishikane	23,306		73.2		Altig-Orlovic
6.	Michael van Delft	23,126		80.4		Imran Satti
7.	Bruce Tan	22,812		89.1	Christopher Clark	Altig-Orlovic
8.	Daniel Li	22,578		78.2	Patrick Stenglein	Altig-Orlovic
9.	Shenetta Sapp	21,396	88		Michelle Crowe	Simon Arias
10.	Sheila Geisler	21,329	96		Britton Costa	Simon Arias
11.	Joey Kennedy	21,186	69.0		Ashlynn Orng	Altig-Orlovic
12.	Jonni Ng	20,367	80.1		Hunter Houvener	Altig-Orlovic
13.	Damaris Henderson	20,087	98		Sean Velasquez	Cohen-Cohen
14.	Vaughan Morrill	20,078	88		Jimmy Tchen	Corey Neff
15.	Max Quasem	19,897	85.8			Cohen-Cohen
16.	Katie Massart	19,834	93.7		John McGrath	Altig-Orlovic
17.	Joseph Huh	19,292	94		Daven Hermosura	Altig-Orlovic
18.	Maren Conway	18,486	77.5		Marisa Willgruber	David Hausman
19.	Brett Maurice	18,355	86.5		Christopher Hintz	Altig-Orlovic
20.	Kimberly Spinelli-Young	18,276	89		Mavrick Fredericks	Giglione-Ackerman
21.	Justin Germany	18,234		80.4		Dan Rubio
22.	Massoud Vaziri	18,010		74.2	Bobby Gujral	Altig-Orlovic
23.	Kehinda Pryor	17,260		70.4	Melne Lewis	Bob Olson
24.	Dustin Dunbar	17,183		83.0		Altig-Orlovic
25.	Van Ortega	17,134	94		Rafi Nawabi	Altig-Orlovic
26.	Benjamin Daniel	17,000	97		Matthew Parks	Surace-Smith
27.	Joseph Tomanovich	16,932		73.1	Trevor Mayer	Altig-Orlovic
28.	Mark Neilson	16,912		74.4	Nicholas Lorence	Altig-Orlovic
29.	Michael De Sadeleer	16,862	95		Robert Kanaan	Imran Satti
30.	Ty'Quisha Williams	16,764	97		Brian Schreiter	Joseph Diecedue
31.	Andre Hawthorne	16,700	83.9		Ryan Hall	Laura Fisher
32.	Shalom Chaimov	16,659	87		Syed Quadri	Theodore Pappas
33.	Raymond Angeles	16,638	80.4		Daven Hermosura	Altig-Orlovic
34.	Hector Matos	16,533	98		Sean Velasquez	Cohen-Cohen
35.	Erez Shabtay	16,525	94.4		Cherrie Xie	Altig-Orlovic
36.	Lleison Martinez	16,449		78.6		Cisco Perez
37.	Zachary Santino	16,251		69.6	Nicholas Moore	Oldham-Bianchi
38.	Juan Olvera	16,193	97		Jesse Spencer	Stephen Jubrey
39.	Jamie Winters	16,132		74.8	Daniel Bauer	Simon Arias
40.	Carmela Pellen	16,105		87.2		Dorian Oldham
41.	David Brooks	16,103	88		Mark Kukielski	Eric Neal
42.	Orin Dutra	16,094	100		Tyler McKnight	Altig-Orlovic
43.	Benton Tong	15,904		96.9		Cohen-Cohen
44.	Ryan Vopat	15,359		85.8	Bradley Weigand	Surace-Smith
45.	Ifeanyi Ufundu	15,326		79.2	Ala Awad	Alex Roland
46.	Joseph Sarasin	15,299		75.3	Pamela Altman	Surace-Smith
47.	Jason Adamo	15,227	93			Matt Wolfanger
48.	Richard Luzaich	15,184		94.6	Ryan Stenglein	Altig-Orlovic
49.	Malkia Spencer	15,039	99		Tim McAdams	Simon Arias
50.	Rosita Tumpap	15,001		90.4	Jonathan Emura	Altig-Orlovic

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

YTD Production						
Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Joshua Dishong	\$220,449		72.4	Zachary Hart	Surace-Smith
*2.	Ryan Kendl	209,323		87.4	Nicholas Lorence	Altig-Orlovic
*3.	Mark Lomonaco	110,723		80.9	Richard Mansfield	Altig-Orlovic
*4.	Joey Kennedy	105,386		69.0	Ashlynn Orng	Altig-Orlovic
*5.	Bruce Tan	99,921		89.1	Christopher Clark	Altig-Orlovic
*6.	Max Quasem	90,181		85.8		Cohen-Cohen
*7.	Michael van Delft	89,818		80.4		Imran Satti
*8.	Dustin Dunbar	87,034		83.0		Altig-Orlovic
*9.	Kimberly Spinelli-Young	84,269	89		Mavrick Fredericks	Giglione-Ackerman
*10.	Joseph Sarasin	79,065	75.3		Pamela Altman	Surace-Smith
11.	Daniel Li	76,686		78.2	Patrick Stenglein	Altig-Orlovic
12.	Katie Massart	71,933		93.7	John McGrath	Altig-Orlovic
13.	Alan Sedaghat	68,924		77.7	Bobby Gujral	Altig-Orlovic
14.	Kehinda Pryor	68,300		70.4	Melne Lewis	Bob Olson
15.	Jonni Ng	67,435		80.1	Hunter Houvener	Altig-Orlovic
16.	Alfred Uipa	66,493		90.2	Stephen Hill	Steve Friedlander
17.	Omar Hashimi	65,953		76.9		Jatoft-Foti
18.	Malkia Spencer	65,058	99		Tim McAdams	Simon Arias
19.	Erez Shabtay	64,926		94.4	Cherrie Xie	Altig-Orlovic
20.	Justin Germany	64,289		80.4		Dan Rubio
21.	Amy Shui	63,121		82.2		Giglione-Ackerman
22.	Mike Allen	62,237		81.9		Travis Moody
23.	Daniel Toshner	60,849		77.5	Joshua Olin	Altig-Orlovic
24.	Christine Weatherspoon	59,282		89.7		Chad Panzer
25.	Joachim Jean	59,042	85		Ryan Hall	Laura Fisher
26.	Sean Grant	58,489		81.0	Melne Lewis	Bob Olson
27.	Paul Smith	58,099	88		Zachary Hart	Surace-Smith
28.	Shalom Chaimov	57,018	87		Syed Quadri	Theodore Pappas
29.	Ryan Vopat	56,799		85.8	Bradley Weigand	Surace-Smith
30.	Ruben Soberanes	56,032		73.9	Doreen Ryan-Foti	Jatoft-Foti
31.	Mike Sukhbaatar	55,657		87.0		Christine Judge
32.	Richard Luzaich	54,404		94.6	Ryan Stenglein	Altig-Orlovic
33.	Joey Sales	53,644		91.8	Jonathan Emura	Altig-Orlovic
34.	Bradley Kampmeier	52,354		75.1	Kathryn Chaisson	Chris Hernandez
35.	David Brooks	51,779	88		Mark Kukielski	Eric Neal
36.	John Cochrane	51,736		85.6	Kevin Appasamy	Altig-Orlovic
37.	Lleison Martinez	51,628		78.6		Cisco Perez
38.	Adam Kahn	50,773		80.7	Doreen Ryan-Foti	Jatoft-Foti
39.	Michael Burningham	50,694		85.7	Richard Mansfield	Altig-Orlovic
40.	Maren Conway	50,503		77.5	Marisa Willgruber	David Hausman
41.	Rita Charles	50,392		77.0	Stephen Hill	Steve Friedlander
42.	Mele Simanu	48,688	97		Ofa Tupouniua	Steve Friedlander
43.	Elifranc Deus	48,301		79.7	Adeyemi Akinade	Williams-Zophin
44.	Brent Bowling	48,183		81.1	Marc Salvaggi	Surace-Smith
45.	Anthony Sava	47,526		84.5	London Burnett	Surace-Smith
46.	Karrie Bickford	47,503	88		Pamela Altman	Surace-Smith
47.	Andrea Kessler	47,417	95		Michelle Crowe	Simon Arias
48.	Samson Adelufosi	46,972		82.7		Giglione-Ackerman
49.	Sathnarine Kumar	46,563		74.5		Williams-Zophin
50.	Thomas King	46,360		90.9	Darrell Asbell	Altig-Orlovic

ALL TIME RECORD: ALAN SEDAGHAT \$530,329 Net ALP

Supervising Agents



1. Christina Meyer
Schaumburg, IL



2. Jake Colpitts
Halifax, NS



3. Jeffrey Gilliana
Schaumburg, IL



4. Sandra Sandoval
Schaumburg, IL



5. Chelsie Young
Evansville, IN

April Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Christina Meyer	\$61,477	\$61,477	94	Alex Torruella	Sabrina Lloyd
2.	Jake Colpitts	57,914	65,539	85	Ryan O'Malley	Imran Satti
3.	Jeffrey Gilliana	39,853	39,773	89	Thomas Kijanowski	Sabrina Lloyd
4.	Sandra Sandoval	36,390	36,390	90	Marian Sertler	Sabrina Lloyd
5.	Chelsie Young	35,401	34,097	72.5	Zach Otto	Sabrina Lloyd
6.	Bradley Gray	34,978	41,066	84	Robert Kanaan	Imran Satti
7.	Latia Stanley	34,877	33,442	91	Michelle Crowe	Simon Arias
8.	Robert Schneiderman	33,018	45,963	78.4	Cynthia Schneiderman	Sabrina Lloyd
9.	Brittney Hawley	28,583	35,822	96	Tim McAdams	Simon Arias
10.	Jonathan Boyd	28,078	27,386	86	Britton Costa	Simon Arias

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Chelsie Young	\$179,621	\$188,883	72.5	Zach Otto	Sabrina Lloyd
2.	Robert Schneiderman	156,164	201,988	78.4	Cynthia Schneiderman	Sabrina Lloyd
3.	Jake Colpitts	146,452	157,919	85	Ryan O'Malley	Imran Satti
4.	Christina Meyer	99,980	99,980	94	Alex Torruella	Sabrina Lloyd
5.	Jeremiah Wiskeman	98,628	118,769	75.5	Michelle Crowe	Simon Arias
6.	Brittney Hawley	86,622	117,047	96	Tim McAdams	Simon Arias
7.	Bradley Gray	83,636	114,251	84	Robert Kanaan	Imran Satti
8.	Jeffrey Gilliana	82,970	86,185	89	Thomas Kijanowski	Sabrina Lloyd
9.	Sandra Sandoval	75,666	75,666	90	Marian Sertler	Sabrina Lloyd
10.	Emmanouil Paragiou	72,220	104,358	77.2	Matthew Parks	Surace-Smith

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Moli Kaufusi
Auckland, NZ



2. Enrique Sandoval
Schaumburg, IL



3. Jason H Lee
Schaumburg, IL



4. Timothy Bugge
Pittsburgh, PA



5. Cameron Cimino
Pittsburgh, PA



6. David Higa
Los Angeles, CA



7. Scott Montgomery
Concord, CA



8. Calvin Irving
Flushing, NY



9. Anthony Theriault
Columbus, OH



10. Kade Beck
Baton Rouge, LA

April Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Moli Kaufusi	\$102,614	\$116,914	74.7	Ofa Tupouniua	Steve Friedlander
2.	Enrique Sandoval	94,617	99,941	92	Marian Sertler	Sabrina Lloyd
3.	Jason H Lee	88,618	88,618	74.5	Thomas Kijanowski	Sabrina Lloyd
4.	Timothy Bugge	65,790	69,667	86	Britton Costa	Simon Arias
5.	Cameron Cimino	52,337	74,736	93	Tim McAdams	Simon Arias
6.	David Higa	49,896	60,246	78.4	Sean Velasquez	Cohen-Cohen
7.	Scott Montgomery	49,316	60,129	93	Harold Durana	Jatoft-Foti
8.	Calvin Irving	48,626	63,997	91	Levar Morgan	Theodore Pappas
9.	Anthony Theriault	44,489	136,360	73.0	Zachary Hart	Surace-Smith
10.	Kade Beck	44,332	43,513	92	Joshua Jackson	Joseph Diecedue
11.	Stephen Giddens	41,674	52,749	70.7	Larry Giddens	Steve Greer
12.	Jordan Arcuri	40,683	44,308	75.1	Brian Schreiter	Joseph Diecedue
13.	Eric Thompson	38,934	54,134	89	Matthew Parks	Surace-Smith
14.	Fran Kolos	38,578	48,916	93	Mavrick Fredericks	Giglione-Ackerman
15.	Elyse Bryan	38,288	42,490	85	Souleymane Bah	David Hausman
16.	Zachary Santino	38,025	62,863	71.7	Nicholas Moore	Oldham-Bianchi
17.	Alon Fischer	37,944	44,809	73.4	Bobby Szwaja	Theodore Pappas
18.	Joseph Cruickshank	37,197	68,939	73.0	John Conard	Simon Arias
19.	Nicholas Scordos	37,153	54,823	90	Matthew Parks	Surace-Smith
20.	Kyle Lewicki	35,612	51,306	86	Kyle Wrobel	Mathew Hart

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Moli Kaufusi	\$421,708	\$470,711	74.7	Ofa Tupouniua	Steve Friedlander
*2.	Enrique Sandoval	252,270	271,110	92	Marian Sertler	Sabrina Lloyd
*3.	Cameron Cimino	211,193	290,490	93	Tim McAdams	Simon Arias
*4.	Jason H Lee	208,835	216,117	74.5	Thomas Kijanowski	Sabrina Lloyd
*5.	Sione Maumau	201,817	251,477	77.0	Ofa Tupouniua	Steve Friedlander
6.	Nicholas Scordos	178,216	261,468	90	Matthew Parks	Surace-Smith
7.	Timothy Bugge	172,365	203,334	86	Britton Costa	Simon Arias
8.	Calvin Irving	161,317	196,973	91	Levar Morgan	Theodore Pappas
9.	Lesina Ah Sue	160,357	279,922	73.5	Stephen Hill	Steve Friedlander
10.	Ashley Wenning	152,995	253,230	75.9	Daniel Hartwig	Surace-Smith
11.	Eric Thompson	149,816	189,308	89	Matthew Parks	Surace-Smith
12.	Kyle Lewicki	148,781	181,657	86	Kyle Wrobel	Mathew Hart
13.	Fran Kolos	145,795	181,220	93	Mavrick Fredericks	Giglione-Ackerman
14.	David Higa	140,880	170,622	78.4	Sean Velasquez	Cohen-Cohen
15.	Brent Bowling	136,482	216,087	85	Marc Salvaggi	Surace-Smith
16.	Charles Ferrari	131,172	198,999	75.4	Randy Teyssier	Simon Arias
17.	Joseph Cruickshank	130,688	205,012	73.0	John Conard	Simon Arias
18.	Anthony Theriault	128,935	299,033	73.0	Zachary Hart	Surace-Smith
19.	Zachary Santino	125,470	172,338	71.7	Nicholas Moore	Oldham-Bianchi
20.	John Napiza	123,947	175,070	72.5	Doreen Ryan-Foti	Jatoft-Foti

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Marian Sertler
Schaumburg, IL



2. Ofa Tupouniua
Auckland, NZ



3. Ryan Hall
Burlington, MA



4. Syed Quadri
Flushing, NY



5. Matthew Parks
Cleveland, OH



6. Thomas Kijanowski
Schaumburg, IL



7. Britton Costa
Pittsburgh, PA



8. Zachary Hart
Columbus, OH



9. Bobby Szwaja
Flushing, NY



10. Levar Morgan
Flushing, NY

April Production						
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Marian Sertler	\$131,490	\$139,483		72.0	Sabrina Lloyd
2.	Ofa Tupouniua	121,484	148,190		77.4	Steve Friedlander
3.	Ryan Hall	105,669	167,003		71.3	Laura Fisher
4.	Syed Quadri	95,423	152,237		73.8	Theodore Pappas
5.	Matthew Parks	88,875	143,483		76.7	Surace-Smith
6.	Thomas Kijanowski	85,881	96,447		71.0	Sabrina Lloyd
7.	Britton Costa	84,612	102,114		71.7	Simon Arias
8.	Zachary Hart	81,972	293,931		76.7	Surace-Smith
9.	Bobby Szwaja	77,466	97,674		73.0	Theodore Pappas
10.	Levar Morgan	73,204	102,029		71.5	Theodore Pappas
11.	Patrick Knouse	72,544	90,877		71.2	Slav Bitman
12.	Ryan Bisanz	69,363	96,875		74.9	Brian Traboulay
13.	Jesse Spencer	69,146	76,314		74.8	Stephen Jubrey
14.	Daniel Hartwig	68,489	132,513		74.0	Surace-Smith
15.	Brooke Spain	61,556	82,137		70.8	Brandon Cooley
16.	Nicholas Moore	61,179	91,276		73.4	Oldham-Bianchi
17.	Ryan O'Malley	56,259	70,251		69.1	Imran Satti
18.	Ryan Wilson	56,136	80,851		71.2	Phillip Prata
19.	Michelle Crowe	55,326	54,204		69.6	Simon Arias
20.	Sean Velasquez	54,972	66,305		82.1	Cohen-Cohen

ALL TIME RECORD: \$438,277 1st Six Mo Agt
ALL TIME RECORD: \$723,872 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$594,063	\$754,568		77.4	Steve Friedlander
*2.	Marian Sertler	406,118	467,774		72.0	Sabrina Lloyd
*3.	Matthew Parks	390,737	639,147		76.7	Surace-Smith
*4.	Zachary Hart	359,145	1,179,877		76.7	Surace-Smith
*5.	Stephen Hill	329,212	709,071		73.9	Steve Friedlander
6.	Bobby Szwaja	320,085	430,958		73.0	Theodore Pappas
7.	Ryan Hall	295,713	480,968		71.3	Laura Fisher
8.	Britton Costa	279,582	361,132		71.7	Simon Arias
9.	Syed Quadri	279,414	469,654		73.8	Theodore Pappas
10.	Daniel Hartwig	264,784	490,783		74.0	Surace-Smith
11.	Levar Morgan	238,129	359,361		71.5	Theodore Pappas
12.	Nicholas Moore	223,127	318,188		73.4	Oldham-Bianchi
13.	Zach Otto	222,572	241,115		76.9	Sabrina Lloyd
14.	Ryan Bisanz	217,532	334,584		74.9	Brian Traboulay
15.	Tim McAdams	209,286	287,766	93		Simon Arias
16.	Souleymane Bah	207,375	259,997		70.5	David Hausman
17.	Raymond Risucci	207,182	387,538		77.7	Dorian Oldham
18.	Brooke Spain	202,984	297,772		70.8	Brandon Cooley
19.	Thomas Kijanowski	200,292	235,274		71.0	Sabrina Lloyd
20.	Cynthia Schneiderman	198,996	257,766		77.1	Sabrina Lloyd

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt
ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Robert Janev
Schaumburg, IL



2. Levar Morgan
Flushing, NY



3. Michael Vasu
Cleveland, OH



4. Justin Adams
Pittsburgh, PA



5. Patrick Bendure
Columbus, OH

April Production						
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Robert Janev	\$297,264	\$337,944		72.9	Sabrina Lloyd
2.	Levar Morgan	275,229	408,712		73.4	Theodore Pappas
3.	Michael Vasu	200,462	365,079		75.8	Surace-Smith
4.	Justin Adams	197,383	264,772		69.7	Simon Arias
5.	Patrick Bendure	190,543	556,687		75.7	Surace-Smith
6.	Marian Sertler	182,947	190,940		71.6	Sabrina Lloyd
7.	Thomas Vena	174,728	309,341		71.9	Simon Arias
8.	Brett Gryska	161,007	374,469		72.6	Oldham-Bianchi
9.	Matthew Diulus	150,973	220,422		69.4	Simon Arias
10.	Matthew Parks	150,826	237,992		76.4	Surace-Smith

ALL TIME RECORD: \$980,159 1st Six Mo Agt
ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Robert Janev	\$1,027,258	\$1,201,209		72.9	Sabrina Lloyd
*2.	Levar Morgan	914,932	1,417,549		73.4	Theodore Pappas
3.	Justin Adams	913,182	1,624,387		69.7	Simon Arias
4.	Patrick Bendure	877,315	2,254,840		75.7	Surace-Smith
5.	Michael Vasu	836,465	1,481,550		75.8	Surace-Smith
6.	Thomas Vena	777,999	1,538,072		71.9	Simon Arias
7.	Paul Kelly	750,263	1,122,687		75.8	Steve Friedlander
8.	Matthew Parks	671,919	1,109,071		76.4	Surace-Smith
9.	Brett Gryska	617,015	1,562,714		72.6	Oldham-Bianchi
10.	Matthew Diulus	574,637	887,898		69.4	Simon Arias

ALL TIME RECORD: \$5,230,627 1st Six Mo Agt
ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-IX with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-IX will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-IX will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Rick Altig
CATEGORY I



Ilija Orlovic
CATEGORY I



Sabrina Lloyd
CATEGORY II



Richard Correa
CATEGORY III



David Hausman
CATEGORY IV



Laura Fisher
CATEGORY V



Cindy Furer
CATEGORY VI



Chad Panzer
CATEGORY VIII



Corey Neff
CATEGORY IX



Top Rookie

Stephen Jubrey
Net ALP \$90,350



Top Start-Up

Byron Paz
Net ALP \$58,324

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards. Only the top 3 Rookie and Start Up SGAs in each category with a minimum of \$25K of production are listed.

April

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Altig-Orlovic		77.2	\$1,077,183	\$935,300	115.2	47.7	162.9
II	Sabrina Lloyd		73.1	\$348,723	\$260,000	134.1	22.1	156.2
	Giglione-Ackerman		76.2	272,882	238,000	114.7	33.0	147.7
	Steve Greer		74.5	188,577	195,000	96.7	10.2	106.9
III	Richard Correa		74.5	\$220,932	\$173,200	127.6	73.9	201.5
	Brandon Cooley		72.9	196,566	186,200	105.6	37.1	142.7
IV	David Hausman	86		\$172,282	\$138,500	124.4	46.8	171.2
	Joseph Diecedue		72.9	134,575	138,500	97.2	13.4	110.6
V	Laura Fisher		74.3	\$138,563	\$112,500	123.2	46.8	170.0
VI	Cindy Furer		77.7	\$75,781	\$83,000	91.3	10.3	101.6
VIII	Chad Panzer		76.5	\$48,907	\$60,600	80.7	39.3	120.0
	Eric Cochran		75.3	50,141	60,600	82.7	16.3	99.0
IX	Corey Neff		94	\$61,403	\$43,300	141.8	86.4	228.2

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Theodore Pappas		74.6	\$1,373,100	\$1,212,400	113.3	13.7	126.9
	Altig-Orlovic		77.2	3,311,613	3,741,200	88.5	38.1	126.6
	Simon Arias		72.1	2,354,402	2,528,800	93.1	30.0	123.1
	Surace-Smith		76.8	2,089,747	2,494,000	83.8	19.3	103.0
II	Giglione-Ackerman		76.2	\$1,122,820	\$952,000	117.9	36.6	154.5
	Sabrina Lloyd		73.1	1,165,297	1,040,000	112.0	36.2	148.2
III	Richard Correa		74.5	\$747,225	\$692,800	107.9	38.4	146.2
	Brandon Cooley		72.9	773,904	744,800	103.9	33.4	137.3
IV	David Hausman	86		\$545,432	\$554,000	98.5	38.3	136.8
	Joseph Diecedue		72.9	518,151	554,000	93.5	22.5	116.0
V	Laura Fisher		74.3	\$444,212	\$450,000	98.7	37.7	136.4
IX	Corey Neff		94	\$149,767	\$140,800	106.4	17.0	123.4

April

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Stephen Jubrey		72.9	\$90,350
	Mathew Hart		84.5	59,098
	Jason Bratin		89	44,294
Start-Up	Byron Paz	96		\$58,324
	Jared Cleckner		84.9	36,878

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Stephen Jubrey		72.9	\$229,390
	Mathew Hart		84.5	188,988
	Jason Bratin		89	223,557
Start-Up	Jared Cleckner		84.9	\$130,693
	Byron Paz		96	123,275
	Roger Fung		70.4	86,263

Public Relations



1. Chuck Hill
CATEGORY I
Lodi, CA



2. Susan Gilbert
CATEGORY I
Chicago, IL



1. Bernard Weaver
CATEGORY II
Pittsburgh, PA



2. Carol Matthai
CATEGORY II
Baltimore, MD



1. Travis Daniels
CATEGORY III
Pittsburgh, PA



2. Nicole Schneider
CATEGORY III
St Paul, MN



1. Steven Orcherton
CATEGORY IV
Victoria, BC



2. Randy Stockley
CATEGORY IV
Twillingate, NL



1. Tony Anderson
Indianapolis, IN



1. Angela Waller
Pittsburgh, PA



1. Brian Ryan
Morton, PA

Congratulations on your first signed TG!

1st TG

Deborah Boles
Coquitlam, BC

1st TG

Bryan Uhl
Gloria Glens, OH

1st TG

Carl Zaboltny
Las Vegas, NV

April Production				
Category	Rank	Name	Production in Cards	Manager
I	1.	Chuck Hill	3,871	NorCal & Reno/Jason Beckman
	2.	Susan Gilbert	2,834	Chicago/Dawn Trudden
	3.	Donald Spohn	2,370	OH/Judy Spade
	4.	Mark Gagliardi	1,870	NorCal & Reno/Chuck Hill
	5.	Fran Christie	1,624	BC/Jacqueline Lowe
II	1.	Bernard Weaver	3,089	PA/Katherine Kidder
	2.	Carol Matthai	1,682	MD/DC & N VA/George Farenthold
	3.	Robin Andrade	1,527	Mass & RI/Patrena Smith
	4.	Shelly Korb	1,055	GA/John Keliher
	5.	Jeanette Dodd	893	NJ/Brian Ryan
III	1.	Travis Daniels	3,434	PA/Katherine Kidder
	2.	Nicole Schneider	1,672	MN/Erica Dalager
	3.	Jenny Sprout	1,451	Toronto/Laurie Onasch
	4.	David Blaisdell	1,258	TN & SW NC/Rosanna Gill
	5.	Leo Van Den Bussche	1,219	MB/Jacqueline Lowe
IV	1.	Steven Orcherton	3,823	BC/Jacqueline Lowe
	2.	Randy Stockley	2,500	NL/Melissa Lively
	3.	Tim O'Connor	2,253	OK/Jay Bentley
	4.	Paul Winslow	2,217	St Louis/Cindy Cleary
	5.	Ken Altizer	1,913	WV/Tami Williams
Rookie	1.	Tony Anderson	959	IN/Tami Williams
IceBreaker	1.	Angela Waller	123	PA/Katherine Kidder

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production				
Category	Rank	Name	Production in Cards	Manager
I	*1.	Susan Gilbert	14,101	Chicago/Dawn Trudden
	*2.	Mark Gagliardi	13,721	NorCal & Reno/Chuck Hill
	3.	Chuck Hill	9,771	NorCal & Reno/Jason Beckman
	4.	Malka Arony	9,653	AZ/Maureen Roberts
	5.	Crystal Senour	5,703	NJ/Brian Ryan
II	*1.	Robin Andrade	5,908	Mass & RI/Patrena Smith
	*2.	Shelly Korb	5,254	GA/John Keliher
	3.	Carol Matthai	4,943	MD/DC & N VA/George Farenthold
	4.	Bernard Weaver	4,859	PA/Katherine Kidder
	5.	Erica Dalager	3,742	MN/Denise Gilbert
III	*1.	Travis Daniels	7,164	PA/Katherine Kidder
	*2.	David Blaisdell	5,636	TN & SW NC/Rosanna Gill
	3.	Nicole Schneider	5,060	MN/Erica Dalager
	4.	Lou Nell Busby	4,719	KY/Tami Williams
	5.	Leo VanDen Bussche	4,061	MB/Jacqueline Lowe
IV	*1.	Darrell Dorey	7,158	Maritimes/Melissa Lively
	*2.	Anna Guido-Rohrer	6,812	S OH/Tami Williams
	3.	Paul Winslow	6,370	St Louis/Cindy Cleary
	4.	Shane Knowles	5,761	ME & NH/Patrena Smith
	5.	Dion Dizon	5,660	HI/Daryl Barnett

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

April Results			
Rank	Name	Card Growth	Director
1.	Brian Ryan	2,030	Billy Sauers
2.	Katherine Kidder	1,630	Denise Gilbert
3.	Daryl Barnett	1,424	Susan Fuldauer
4.	Tami Williams	1,377	Michelle Baxter
5.	Jacqueline Lowe	1,225	Laurie Onasch

YTD Results			
Rank	Name	Card Growth	Director
*1.	Tami Williams	11,726	Michelle Baxter
*2.	Dawn Trudden	11,112	Denise Gilbert
*3.	Brian Ryan	7,573	Billy Sauers
4.	John Keliher	5,624	Patti Morgan
5.	Jacqueline Lowe	3,823	Laurie Onasch

Congratulations to our April Bonus Earners!

Sue Akers	Lee Fivenson	Mollie Miller-Merrett	Jenny Sprout
Marlene Alen	Mark Flemm	George Murry	Randy Stockley
Ken Altizer	Mark Gagliardi	Lou Nell Busby	Cynthia Syvanych
Tony Anderson	Susan Gilbert	Pater Nielsen	Kalie Taylor
Robin Andrade	Laurie Gruber	Tim O'Connor	Sarah Thomson-Dufrechou
Malka Arony	Anna Guido-Rohrer	Steve Orcherton	Leo VanDenBussche
Gabriela Berloni	Holland Harriss	Kathy Pappas	Lori Vaughn
Brian Black	Brett Hulme	Rona Pileggi-Spano	Bill Verbeten
David Blaisdell	Sandy Knapp	Janis Pitts	John Wagner
Fran Christie	Shane Knowles	Cas Robinson	Al Wall
Cheryl Cook	Marilyn Kohlhasse	Chas Robinson	Bernard Weaver
Amanda Cross	Shelly Korb	Gary Rothman	Lisa West
Travis Daniels	Donna LaMontagna	Irene Rurycz	Katie Whalen
Robin Denham	Timothy Leary	David Scalisi	Jennifer Wicklander
Brenda Di Somma	Larry Lozano	Nicole Schneider	Laura Wilson
Dion Dizon	Dianna Lueke	Crystal Senour	Paul Winslow
Jeanette Dodd	Lacy Martin	Katy Shuman	
Darrell Dorey	Stephen Matous	William Sloum	
Vivian Dwyer	Carol Matthai	Tracy Smith	
Viki Farr	Lisa McGee	Donald Spohn	

Public Relations categories are as follows

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2013 Hire Date

ICEBREAKER: Reps with 2014 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

WORLD'S GREATEST BONUS



1 **RYAN KENDL**
\$9,102
Altig-Orlovic

2 **MARK LOMONACO**
\$9,049
Altig-Orlovic

3 **JOSHUA DISHONG**
\$7,506
Surace-Smith

4 **MELE SIMANU**
\$6,190
Steve Friedlander

5 **DUSTIN DUNBAR**
\$5,613
Altig-Orlovic

APRIL BONUS LEADERS

April Bonus Payout: \$1,985,522
April Bonus Qualifiers: 2,720

\$9,102 Ryan Kendl	\$3,364 Maria Diring	\$2,616 Michael Borsellino	\$2,270 Lambros Svingos
9,049 Mark Lomonaco	3,350 Kehinda Pryor	2,615 Fotuikamoana Havea	2,262 Adam Kahn
7,506 Joshua Dishong	3,334 Jamie Winters	2,601 John Alderson	2,250 Tiffney Forrester
6,190 Mele Simanu	3,327 Hector Matos	2,601 Samson Adelufosi	2,238 Joseph Tomanovich
5,613 Dustin Dunbar	3,318 Benjamin Daniel	2,595 Alfred Ujpa	2,225 Angelica Borda
5,591 Mike Allen	3,307 David Brooks	2,592 Corey LaVigne	2,220 Jared Teerlink
5,558 Bruce Tan	3,304 Jacqueline Kabluyen	2,592 Sandra Linse	2,220 Donald Wald
5,358 Max Quasem	3,290 Carmela Pellen	2,580 Mark Bleier	2,217 Anita Ferris
5,183 Katie Massart	3,268 Orett Nelson	2,572 Nadine Smith-Johnson	2,208 Jessica Agoo
4,735 Joseph Sarasin	3,252 Paul Smith	2,572 Josalyn Maginnis	2,199 Adam Easterbrook
4,717 Erez Shabtay	3,241 Ana Finau	2,562 Massoud Vaziri	2,196 Gary Slocum
4,650 Maren Conway	3,228 Benjamin Jerome	2,539 Arnold Iacoviello	2,192 Lisa Jones
4,557 Jimez Parker	3,196 Dustin Wambsgans	2,533 Scott Remyey	2,186 Ariem Seemann
4,438 Sheila Geisler	3,115 Afuiva Vaai	2,531 Kayla Currell	2,185 Bradley Kampmeier
4,332 Shenetta Sapp	3,103 Hirenkumar Patel	2,525 Tibor Simon	2,181 Penelope Peniamina
4,176 Michael Burningham	3,102 Tai Lauti	2,524 Tammie Hartman	2,178 Yihao Chen
4,126 Michael van Delft	3,097 Van Ortega	2,522 Andrea Kessler	2,168 Sione Taulani
4,110 Jonni Ng	3,062 Lleison Martinez	2,513 Riley Peters	2,158 LaToya Walters
4,087 Raymond Angeles	3,049 Sathnarine Kumar	2,510 Brittany O'Grady	2,158 James Frodyma
4,030 Brett Maurice	3,028 Juan Olvera	2,489 Alvin Ali	2,154 Maria Sijay-Balbastro
3,980 Ifeanyi Ufodu	3,027 Cherie Mohn	2,482 Stephen Pladsen	2,152 Albert Alexander
3,937 Katherine McQuade	3,026 Donald Gregoire	2,481 Josiane Boucher-Mullen	2,149 James Bryant
3,916 Kaleiokamaile Viena	3,019 Timothy Nolan	2,457 Garret Kun	2,135 Steven Stensrud
3,880 Alan Sedaghat	2,989 Litia Bentley	2,455 Taniela Tuakalau	2,121 Julie Guinto
3,758 Amy Shui	2,983 Hailame Vea	2,454 Tiffney Harmouche	2,116 Ashley Wenning
3,702 Kimberly Spinelli-Young	2,967 Jason Adamo	2,452 Soonalote Taogaga	2,113 Stephanie Novel
3,686 Mike Sukhbaatar	2,964 Dustin Edgell	2,438 Tasha Tucker	2,101 Steven Sibelman
3,669 Joey Kennedy	2,963 Thomas King	2,432 Richard Carter	2,089 Michelle Simons
3,644 Scott Florin	2,958 Jillian Rooks	2,431 William Hoffman	2,076 Bruce Viaje
3,643 Justin Germany	2,955 Jesusdieu Portilus	2,429 Steve Bryant	2,075 Anthony Gropelli
3,642 Malkia Spencer	2,900 Ricardo Subero	2,420 Austin Soboleski	2,070 Ashley Rezents
3,592 Cody Toth	2,888 Christine Weatherspoon	2,416 Caleb Becker	2,062 Ivy Acosta
3,573 Susan P Scott	2,864 Sean Grant	2,413 Jennifer Holliday	2,059 Karrie Bickford
3,562 Joseph Huh	2,845 Brent Bowling	2,410 Sarah Vacheresse	2,056 Lafi Papalii
3,560 Omar Hashimi	2,845 Steven Goodwin	2,405 Muhammed Ashraf	2,048 Ritia Takahere
3,549 Rosita Tumpap	2,837 David Watkins	2,405 Todd Homer	2,035 Iman Chehli
3,528 Benton Tong	2,811 Andrea Yee	2,402 Ty'Quisha Williams	2,032 Corey Gladwell
3,506 John Cochran	2,790 Anthony Sava	2,390 Joachim Jean	2,025 Troy Plummer
3,489 Tevita Tupouniua	2,785 Bryan Juskiw	2,374 Maria Avila	1,688 Charles Couch
3,473 Nadezhda Vitchev	2,780 Michael De Sadeleer	2,372 Vatapuia Vavau	1,682 Lamar Livingston
3,473 Shalom Chaimov	2,775 Damaris Henderson	2,358 Lesina Ah Sue	1,681 Lawrence Griest
3,467 Ryan Vopat	2,729 Joey Sales	2,356 John Barnes	1,674 Ruth Fields
3,465 Yvette Mompont	2,725 Stuart McKenzie	2,354 Shelby Poston	1,673 Peter Hudousek
3,454 Richard Luzaich	2,720 Eli franc Deus	2,352 Elias Boles	1,670 Tracy Lepore
3,454 Vaughan Morrill	2,716 Mark Neilson	2,352 Orin Dutra	1,670 Yadollah Pourjalali
3,447 Andrew Chambers	2,693 Mark Harhager	2,337 Sandro Basic	1,662 Duane Robertson
3,441 Hakan Ozalpaskan	2,685 Melinda Jacobs	2,334 Victoria Perea	1,656 Bradley Christiansen
3,426 Alma Barriga Gonzalez	2,681 Frank Wilkins	2,323 Sally Wilson	1,651 Marlon Wright
3,426 Sherry Schick	2,666 Duane Shaw	2,319 Ruth Charlesworth	1,983 Luisa Vigarito
3,395 Andre Hawthorne	2,662 Dilcia Sanchez	2,296 George Kamel	1,982 David Ramirez
3,381 Oleg Novitchii	2,642 Michael Stuver	2,289 Myaa Fallon	1,977 Kasali Kotun
3,365 Rita Charles	2,634 Samvel Tigranyan	2,280 Filisita Fialupe	1,975 Kelli Pery

\$1,964 James Aalders	1,627 James Sodan	\$1,631 Nasrin Hossein-Abadi
1,962 Harold Durana	1,627 Michael Nowak	1,627 James Sodan
1,962 Lucas Larson	1,623 Frank Cordaro	1,620 Travis Picklesimer
1,958 Thomas Molinski	1,620 Travis Picklesimer	1,619 Beverly Sibert
1,957 Beth Snow	1,619 Beverly Sibert	1,614 Steve Marker
1,945 Lisa Woodson	1,614 Steve Marker	1,614 George Lahamedjian
1,944 Myesha Perkins	1,614 George Lahamedjian	1,614 Paul Torman
1,942 Angel Cordero	1,614 Paul Torman	1,614 Kimberly Alston
1,939 Ross Ewen	1,614 Kimberly Alston	1,614 Jinzhou Zhao
1,938 Noel Rose	1,614 Jinzhou Zhao	1,611 Mike Bray
1,929 Vanessa Ho	1,611 Mike Bray	1,602 Lincoln Dziekonski
1,928 Ian Richard	1,602 Lincoln Dziekonski	1,599 Olivia Diebert
1,927 Freddie Lobley	1,599 Olivia Diebert	1,595 Jeffrey Lewis
1,921 Todd Lightner	1,595 Jeffrey Lewis	1,593 Shela Charlot
1,919 Jorge Alvarez	1,593 Shela Charlot	1,589 Mary Dzubinski
1,916 Bryon Eddinger	1,589 Mary Dzubinski	1,588 Mauricio Zuleta
1,913 Ryan Cash	1,588 Mauricio Zuleta	1,588 Marielys Montero-Gonzalez
1,911 Michael Cardoso	1,588 Marielys Montero-Gonzalez	1,586 Igor Melcharek
1,908 Kevin Wally	1,586 Igor Melcharek	1,582 Bechir Abboud
1,903 Isileli Tupou	1,582 Bechir Abboud	1,578 Victoria Wippich
1,894 Tyler McKnight	1,578 Victoria Wippich	1,572 Gregory Hayman
1,890 Bryce Blackman	1,572 Gregory Hayman	1,571 Jerry Howe
1,885 Jerzy Kolcan	1,571 Jerry Howe	1,566 Lori Dacyk
1,882 Robert Ulreich	1,566 Lori Dacyk	1,565 Joseph Neeley
1,881 Oscar Betancourt	1,565 Joseph Neeley	1,564 Richard Cole
1,879 Gregory VanSuch	1,564 Richard Cole	1,561 Daniel Li
1,879 Ruben Soberanes	1,561 Daniel Li	1,558 Michael C Williams
1,855 Eric Hidy	1,558 Michael C Williams	1,558 Julian Tinamisan
1,852 Nadine Braxton	1,558 Julian Tinamisan	1,549 Marcus Dumas
1,838 Matthew Brazeau	1,549 Marcus Dumas	1,545 Anthony Rizzo
1,834 Nicole Wells	1,545 Anthony Rizzo	1,544 Yuraniz Riccardi
1,833 Jesse O Martin	1,544 Yuraniz Riccardi	1,540 Julie McQuoid
1,828 Marilyn Ocker	1,540 Julie McQuoid	1,539 Mark Caraway
1,820 Orby G Kelley IV	1,539 Mark Caraway	1,533 Christopher McFoy
1,813 Ricardo Garavito	1,533 Christopher McFoy	1,532 Hipolito Guerrero
1,812 Tei Thomas	1,532 Hipolito Guerrero	1,532 Robert Park
1,809 Isheona Luckey	1,532 Robert Park	1,528 Niurka de Armas-Duran
1,809 Robert Gostic	1,528 Niurka de Armas-Duran	1,523 Richard Gabbey
1,801 Shermaine Kelly	1,523 Richard Gabbey	1,519 Marc Demilia
1,795 Shelley Duck	1,519 Marc Demilia	1,519 Asef Bari
1,794 Meaghan Kehl	1,519 Asef Bari	1,515 Ruby Ford
1,792 Gian Trinidad	1,515 Ruby Ford	1,508 Fareedah Omar
1,789 Ronald Rivera	1,508 Fareedah Omar	1,504 Katie Heuer
1,788 Richard Whyte	1,504 Katie Heuer	1,503 Jason Ryan
1,786 Gary Gooden	1,503 Jason Ryan	1,502 Gregory McDuffie
1,785 Elaine Reed	1,502 Gregory McDuffie	1,500 Shane Parent
1,778 O'Neil Cooper	1,500 Shane Parent	1,500 Samira Shaikh
1,776 Sherry Keene	1,500 Samira Shaikh	1,499 Kimberly Pearson
1,766 Joshua Rauser	1,499 Kimberly Pearson	1,497 Kristina Arizmendi
1,760 Daniel Toshner	1,497 Kristina Arizmendi	1,495 Kaylee Kielczewski
1,760 Adelfa Parinas	1,495 Kaylee Kielczewski	1,489 David Goodman
1,751 Christopher Dicks	1,489 David Goodman	1,488 Pedram Mousavi
1,742 John Passi	1,488 Pedram Mousavi	1,486 Evelin Castro-Sharif
1,739 Johnathan Hernandez	1,486 Evelin Castro-Sharif	1,486 Anacleto Arevalo
1,736 Cecil Johnson	1,486 Anacleto Arevalo	1,482 Andjela Avram
1,727 Bernardo Lopez	1,482 Andjela Avram	1,482 Carolyn Havens
1,722 Thomas Anthony	1,482 Carolyn Havens	1,479 Tony Lau
1,719 Martha Zelaya	1,479 Tony Lau	1,472 Samantha Fisher
1,719 Rowena Keren	1,472 Samantha Fisher	1,470 Michael Warren
1,717 Hector Carrillo	1,470 Michael Warren	1,467 Zakary Paladino
1,714 Alma Lozano	1,467 Zakary Paladino	1,464 Nathan Stover
1,713 Danny Favreau	1,464 Nathan Stover	1,463 Alipate Makaui
1,712 Jesus Cruz-Navarro	1,463 Alipate Makaui	1,463 Monifa Gethers
1,708 Michael Mehalich	1,463 Monifa Gethers	1,451 Shemiah LeGrande
1,701 Michael Hernandez	1,451 Shemiah LeGrande	1,447 Sarah Dulany-Gring
1,699 Horace Johnson	1,447 Sarah Dulany-Gring	1,444 Martin Patterson
1,699 Beau Bequette	1,444 Martin Patterson	1,443 Brittiany McMillan
1,697 Brett VanEffen	1,443 Brittiany McMillan	1,443 Matthew White
1,692 Boris Mendes	1,443 Matthew White	1,443 Cherri Xie
1,688 Charles Couch	1,443 Cherri Xie	1,438 Benita Jackson
1,682 Lamar Livingston	1,438 Benita Jackson	1,435 Troy Plummer
1,681 Lawrence Griest	1,435 Troy Plummer	1,431 Craig Yarborough
1,674 Ruth Fields	1,431 Craig Yarborough	1,430 Rene Ortega
1,673 Peter Hudousek	1,430 Rene Ortega	1,429 Agata Kaluza
1,670 Tracy Lepore	1,429 Agata Kaluza	1,428 David Cruz
1,670 Yadollah Pourjalali	1,428 David Cruz	1,428 Kayla McIver
1,662 Duane Robertson	1,428 Kayla McIver	1,428 Benjamin Larson
1,656 Bradley Christiansen	1,428 Benjamin Larson	1,428 Jesse Martin
1,651 Marlon Wright	1,428 Jesse Martin	1,427 Michael Kachenmeister
1,648 Luisa Vigarito	1,427 Michael Kachenmeister	1,427 Shanna Woods
1,648 Megan Sharp	1,427 Shanna Woods	1,423 Helen Taylor
1,639 Patrick Sullivan	1,423 Helen Taylor	1,422 Derek Woo
1,633 Katrina Campbell	1,422 Derek Woo	1,421 Joseph Quattrochi
	1,421 Joseph Quattrochi	1,420 Rohan Smith
	1,420 Rohan Smith	1,413 Katrina Campbell

\$1,412 Roger Drake	1,412 Oksana Stadnyk	\$1,412 Stephanie Hill
1,409 Abur Lyons	1,409 Abur Lyons	1,243 Matthew Bell
1,404 Nicole Bethea	1,404 Nicole Bethea	1,242 Brandt Reppond
1,400 Nancy Honan	1,400 Nancy Honan	1,235 Nicole Neary
1,399 Meghan Romero	1,399 Meghan Romero	1,232 Patrick Guthrie
1,398 Wade LaFever	1,398 Wade LaFever	1,232 Dorian Warren
1,382 Timetris Roberts	1,382 Timetris Roberts	1,231 Veronica Cordoba
1,380 Tiffany Babin	1,380 Tiffany Babin	1,230 Cristi Huffman
1,379 Thresa Davenport	1,379 Thresa Davenport	1,225 Christopher Botelho
1,377 Dennis Hickey	1,377 Dennis Hickey	1,225 Dom Zucco
1,375 Marce Garbett	1,375 Marce Garbett	1,224 Denise Berrios
1,372 Michael Hanson	1,372 Michael Hanson	1,223 Mario Andres Chavez
1,369 Chena Blair	1,369 Chena Blair	1,223 Michael Baguer
1,369 Whitney Poulin	1,369 Whitney Poulin	1,222 Scott Davison
1,367 John Rainey	1,367 John Rainey	1,221 Brandon Mogel
1,363 Agatha Safford	1,363 Agatha Safford	1,218 Twalya Alexander
1,360 Layne Ford	1,360 Layne Ford	1,216 Sylvan Fay
1,356 Maceo Thompson	1,356 Maceo Thompson	1,215 Michael Hanson
1,355 Julie Aprahamian	1,355 Julie Aprahamian	1,214 Carissa Pagano
1,355 Benjamin Ainscough	1,355 Benjamin Ainscough	1,210 Shawn Lewicki
1,352 Samy Jacques	1,352 Samy Jacques	1,205 Jimeka Jordan
1,345 Carley Hosley	1,345 Carley Hosley	1,203 Justin Weidman
1,345 Joseph Hadborn	1,345 Joseph Hadborn	1,201 Eric Snyder
1,343 Elizabeth Tompkins	1,343 Elizabeth Tompkins	1,200 Maureen Lydon
1,341 Jamie Faulkner	1,341 Jamie Faulkner	1,200 Aiman Mousa
1,338 Jamesly Herard	1,338 Jamesly Herard	1,197 Kyle Schroeder-Gurnicz
1,338 Tobe Pope	1,338 Tobe Pope	1,192 Carlos Alas
1,337 Vicky Ducharme	1,337 Vicky Ducharme	1,186 Dwayne Hargrove
1,336 Slavita Hut	1,336 Slavita Hut	1,185 Matthew Engerman
1,332 Tyler Livasy	1,332 Tyler Livasy	1,183 Olive Faalavaau
1,331 Nicholas Walsh	1,331 Nicholas Walsh	1,183 Sandra Underwood
1,329 Alice Young-Perry	1,329 Alice Young-Perry	1,182 Christine DiSanto
1,323 Edward McDevitt	1,323 Edward McDevitt	1,181 Carly Ferraro
1,322 David Rigney	1,322 David Rigney	1,176 Therese Blaylock
1,320 Tyler Dean	1,320 Tyler Dean	1,176 Oren Stephens
1,319 Jemima Mozard	1,319 Jemima Mozard	1,174 Davelle Heath
1,318 Patricia Romero-Otero	1,318 Patricia Romero-Otero	1,174 Daniel Bean
1,315 Charline Martinez-Bonilla	1,315 Charline Martinez-Bonilla	1,172 Bernard Oliphant
1,315 David Smythe	1,315 David Smythe	1,169 Rubin Chaimov
1,314 Ruby Sotoza	1,314 Ruby Sotoza	1,167 Cecilia Tucker
1,313 Jamie Marshall	1,313 Jamie Marshall	1,167 Christopher Pabon
1,312 David Farone	1,312 David Farone	1,165 Caroline Mikhail
1,312 Benjamin Brooks	1,312 Benjamin Brooks	1,164 Fran Kolos
1,309 Leonard Paschke	1,309 Leonard Paschke	1,164 Carina McGough
1,306 Archie Fleming	1,306 Archie Fleming	1,161 Kai O'Kelly
1,304 Diana Mendez	1,304 Diana Mendez	1,159 Mufid Souki
1,302 Jahhad Crawley	1,302 Jahhad Crawley	1,157 Dallas Johnson
1,302 Darrell Ballard	1,302 Darrell Ballard	1,156 Adam Pottebaum
1,301 David Nham	1,301 David Nham	1,156 Kareem Mutia
1,300 Janice Moseychuck	1,300 Janice Moseychuck	1,154 Andrew Dale
1,297 Dustin Klingebiel	1,297 Dustin Klingebiel	1,153 Raymond Ross
1,296 Jeremy Herrman	1,296 Jeremy Herrman	1,152 Thomas Oldfield
1,296 Joy Vann-Austin	1,296 Joy Vann-Austin	1,152 Anna Shamshura
1,295 Clara Paradis	1,295 Clara Paradis	1,151 Jason Sims
1,295 Kevin Lewis	1,295 Kevin Lewis	1,150 Jeanine Cox
1,295 Jerricho Call	1,295 Jerricho Call	1,147 Rharna Russell
1,292 Maryanne Pearce	1,292 Maryanne Pearce	1,146 Stefan Johannsson
1,291 Albert Biney-Amissah	1,291 Albert Biney-Amissah	1,142 Kayla Olusegun
1,290 Laurekins Pardovani	1,290 Laurekins Pardovani	1,138 Duni Olusegun
1,289 Armita Ostowari	1,289 Armita Ostowari	1,138 Tony Wibowo
1,287 Mariafe Abadbarte	1,287 Mariafe Abadbarte	1,137 Alfred DeRose
1,287 Bryan Fronenberger	1,287 Bryan Fronenberger	1,135 Deante Odom
1,286 Azar Afnan	1,286 Azar Afnan	1,134 John Sola
1,285 Matthew Joseph	1,285 Matthew Joseph	1,133 Alberto Alcalá
1,284 Lindsay Afssa	1,284 Lindsay Afssa	1,132 Angela Singh
1,283 Brandon Leonardo	1,283 Brandon Leonardo	1,132 Alicia Olson
1,283 Brenda Barthelemy	1,283 Brenda Barthelemy	1,131 Craig Genung
1,283 Timothy Ross	1,283 Timothy Ross	1,124 Nial Samsomdar
1,281 Ashlee Elliott	1,281 Ashlee Elliott	1,122 Linwood Walker
1,279 Mark Dombrowski	1,279 Mark Dombrowski	1,120 Robin Bullock
1,278 William Hawkins	1,278 William Hawkins	1,118 Tina Phongsavath
1,272 Eric LaBossiere	1,272 Eric LaBossiere	1,118 Jean Gordon
1,269 Paul Linn	1,269 Paul Linn	1,116 Steven Mason
1,266 Jennifer Chase	1,266 Jennifer Chase	1,115 Erik Arias
1,265 Kylee Saldivar	1,265 Kylee Saldivar	1,114 Guillermo Cruz
1,263 Nicki Griffiths	1,263 Nicki Griffiths	1,114 Jamie Schulz
1,263 Alicia Cooper	1,263 Alicia Cooper	1,113 Daniel Hanson
1,257 Derron Alexander	1,257 Derron Alexander	1,113 Micah Emenike
1,256 Thomas Smith	1,256 Thomas Smith	1,112 David Kerul
1,256 Scott Hanna	1,256 Scott Hanna	1,112 Susan Sereke
1,253 Lorena Herndon	1,253 Lorena Herndon	1,111 Joelma Lee
1,253 Asenati Potoae	1,253 Asenati Potoae	1,111 David Rockway
1,246 Dale Meyer	1,246 Dale Meyer	1,108 Anthony Britto
1,245 Megan Holiday	1,245	

WORLD'S GREATEST BONUS - CONTINUED

\$1,101	Randy O'Campo	\$968	Mahadai Kryshundayal	\$900	Lamine Diakhate	\$813	Matthew Afatia	\$735	Nana Asantewaa	\$665	Raudel Santos	\$602	Cassandra Kemp	\$550	Terry Green
1,098	Daniel Dunham	968	Mandy Meyer	898	Glenn Orozco Ramirez	811	Todd Neely	731	Arielle Johnson	665	Pamela Hacker	601	Jordan Barron	549	Susan daCruz
1,094	Bobga Ayaba	967	Peria Afuamua	897	Nicholas Sechrest	810	Morgan Lobello	730	Michael Schumacher	663	Anna Midowicz	600	Meghan Modrak	549	Rachelle Driesenga
1,093	Aden Schrock	966	David Schlagheck	893	Bethsie Gousse	807	Kristie Guidry	729	John Borowy	663	Liliana Lopez	600	Liliana Vo	549	Ronald Friedlander
1,093	Brian Welsh	966	Johnpaul Peltier	892	David Norman	806	Cassandra Bob	728	Jenna Grula	663	Malik Moore	599	Brian Wallace	549	Matthew Lukesh
1,092	Fiorella Valqui	965	Milena Arceo	892	Jesse Wise	805	Roy Perez	725	Jesse Harris	663	Jamel Johnson	599	Bryan Lewars	546	Karina Dymina
1,089	Ginger Magill	964	Lyndsey DelliSanti	891	Dean Feldbauer	804	Michael Messmer	725	Ralph Matarese	662	Colton Capps	599	Scott Borck	545	Jody McMillion
1,089	Andrew Martin	961	Adam Smith	891	Al-Karim Walji	802	James Kinman	725	Andrew Marks	661	Shorne Brown	598	Megan Sterrett	544	Jose Molina Garcia
1,084	Roger Weisman	958	Darryl Jackson	890	Nathan Friend	801	Aaron Crosby	723	Stephanie Reynolds	661	Lucas Bowman	597	Sione Ika	543	Dinesh Ghising
1,084	Miriam Heaton	957	Elizabeth Leming	889	Musediq Abdul	800	Jennifer Smith	723	Jennifer Jantzen	660	Nikki Crosby	596	George Bandin	543	Melepusiaki Siale
1,083	Nelson Saladen	956	Daniel Juskiw	888	Audrey Teachout	800	Kayla Rodriguez	722	Howard Dotson	660	Cinnamon Scholz	595	Arthur Guerrero	542	Heather Wallace
1,083	Gabriel Manzo	956	Erin Murray	888	Maria Consunji	799	Zulma Rodriguez	722	Touraan Smith	659	James Smith	595	Cory Clark	542	Anastasia Cafano
1,083	Teng Lim	954	Margaret Jallah	886	Amy Baird	799	Bruce Nagata	721	Michael Russo	658	Harlan Dixon	593	Gabrielle Williams	542	Alex Rozotto
1,082	Loraine Patterson	954	Weslene Thompson	885	Jun Park	798	Yenisse Abreu Ramirez	721	Stavroyla Bazigos	657	Courtland Laws	593	Lisa McPherson	541	Larry Chick
1,081	Angela DeVivo	953	Stephanie Vernet	882	John Donovan	796	Kevin Cromwell	720	Vernon Williams	657	Sandra Byrd	593	Cynthia Craig	540	Darla Roe
1,079	Julianne Scavo	950	Palina Philbin	881	Michael Craft	794	Patrick Donovan	720	Lisamarie Aubrey	656	Erin Leong	592	Shannon Cooper	540	James Mabson
1,078	Gregory Simons	950	Nicole Ingram	879	Jeffrey Francovera	793	Carlos Francovera	719	Kristi Stephens	656	Robert Lowrie	591	Michelle Nickel	540	Ahmad Williams
1,078	Haydee Burrola	950	Adem Abdula	876	Andrew Leah	793	Zhimin Jiang	719	Edgar Quiroz	656	Eyad Awdi	588	Angel Martinez	540	Abdul-Karim Muhammad
1,078	Tyler Peworchik	949	William Parks	875	Pierre Mamba	792	Erna Gasanin	719	Eric Smarrelli	655	Milton Smith	587	Eleni Leo	537	Odilia Goulart
1,076	Kerlens LaRose	949	Jessica Cavanaugh	875	Amandeep Gill	792	Vakhtang Nazaryan	719	Kayla Araujo	655	Jahara Lewis	587	Juan Venegas	533	Thomas Fleming
1,075	Adeyemi Akinade	949	Iva Kalinova	874	Lynne Hebert-Ouellette	791	Chrizen Chapa	718	Robert Mouser	653	Jared Ramirez	586	Anthony Batista	533	Kalepi Fatai
1,075	Rebecca Warrington	948	Dale Smith	870	Michele Lelio	791	Jonathon Westwood	717	Jeffree Kawamoto	652	Ruth Weber	586	Paul DiVincenzo	533	Patricia Cicerale
1,074	Claudia Parra	947	Elizabeth Chilson	869	Silvana Pajor-Flores	790	Robert P Lewis	717	Timothy Green	652	Vaughan Lacharite	586	Andrew Bishop	533	Andrew Meza
1,071	Lydia Lozano	945	Casey Kehnst	868	Allison Slater	789	Sheldon Fenne	716	Ariel Vela Della Vedova	652	Bernadette Casciato	585	Najma Mohamed	532	Mildred Machuca
1,071	Roseline Ilfrard	944	Matthew Groves	868	Bernard Ballou	786	Jennifer Jemison	713	Christopher Wiess	651	Lauren Rispoli	584	Patricia Lee	530	Ulrich Jansen
1,066	Conrad Brown	943	Corey Moore	865	John Young	786	Christopher Kennedy	713	Inna Grigorov	650	Dylan deSousa	584	Julian Morris	529	Courtney Hawkins
1,064	Robert Simmen	943	Tracy Rinaldi	863	Karen Lyons	785	Bryan Hamrock	713	Karen Sessing	648	Annazette Collins	583	Staciee King	528	Derek Wright
1,063	Thor Leighton	942	Sarah Parmell-Jones	861	Jonathan Cordes	785	Jeffrey Lutz	713	Jessica Brown	648	Leslie Williams	583	Stevan Savic	527	Regina Duval
1,060	Brittney Hawley	940	Timothy Jones	860	Gregory Graham	785	Lisa Richardson	711	David Joh	647	Daniel Marino	582	Sylvester Poole	527	Peter Richard
1,058	Brock Lampe	940	Brandon Hoskinson	860	Johnika Ivory	783	Violet Davis	710	Tanya Ishmael	645	Gloria Basabe	581	Myrtle Dennis	526	Erick Snyder
1,050	Taneshia Solomon	939	Lawrence Hauck	860	Maria Ramirez	782	Brandon Summerton	709	Lauren Coyne	643	Horace Mays	580	Dexter Phillip	526	Tiffany Brown
1,048	William Soulier	936	Pamela Altman	859	Herbert Stell	781	Nathan Doyle	709	Eric Thompson	642	Edward Francis	580	Acacia Mark	526	Kendall Wilson
1,048	Tracey Nelson	936	Jonathan Lipton	858	Tyler Parker	780	Matthew J Wallace	708	Jenna Valentine-Thomas	642	Mele Makau	580	Mary Bucki	525	Murray Nagler
1,045	Joseph Frankine	935	Martial Charles	857	Tijuana Mingo	780	Dannely Blanco	707	Patrick Fraley	640	John Catalano	580	Li Lige	525	Paramjit Sangha
1,042	Jonathan Izquierdo	935	Hamilton Zuluaga	856	Casey Cash	779	Andrea Magistro	706	Crystal Reeves	638	Ann Kerr	578	Jeffmie Arriaza-Morales	524	Sonia Ramirez
1,041	Danie Frenette	934	Jason Crawford	856	Nathan Montgomery	779	Laurie Waiters	704	Melanie Bennett	637	Michel Sanchez	578	Michael Neilson	522	Norman Lane
1,040	Rupal Trivedi	933	Melissa Pina	856	Daniel LaFontaine	778	Natasha Heyden	704	Jerrard Brown	637	Diane Currier	578	Darion Casas	522	Suebrenia Calhoun
1,037	Carrie Kollmar	932	Austin Brink	855	Alireza Yaesubi	776	Jordan Lindsay	704	Antwan White	636	Ann Lai	578	Marlee Bhawanidin	522	Jose Lopes
1,033	Rachel Gallagher	932	Harrilise Dumervil-Reddie	854	Charles Zwicker	774	Christopher Page	701	Sherry Massey	636	Ariane Burrows	576	Ariane Jacques	522	William Gedig
1,032	Mia Mitchell	931	Thomas Leonard	854	Chad McLaughlin	773	Chad Shanks	700	Hunter Steiner	635	Alejandro Gonzales	575	William Linton	521	Derek DeProspero
1,030	Rimay Papalii	930	Willie Jackson	852	Douglas Wagner	772	Janet Ramirez	700	Seth Godwin	634	Lionel Schwenke	575	Travis Danner	520	Lynne Bondi
1,030	Lauri Noriega	930	Peer Shmelzer	852	Edward Johnson	770	Erin Tjornhorn	699	Joshua Yurinko	633	Troy Williams	575	Jamie Merva	517	Alejandro Bautista-Palafox
1,030	John Lamantia	928	Hector Sartori	851	Kiley Foy	770	David Woelfel	698	Raymond Lau	633	Toriano Landau-Bogan	575	Ashleigh Kiefer	517	Trevor Mayer
1,027	Robert Peters	928	Jocelyn Bolito	849	Salamanaia Ahkvoi	770	Maryann Cruz	694	Craig Winkelman	632	Michael Anderson	574	Kara Sisson	516	Tauava Pitoai
1,027	Joaquin Santos	927	Matthew Mowery	846	Jason Dean	769	Antonio Ramirez	694	Arthur McDonald	629	Eugene Kashkin	573	Christine Wylde	516	Lori Annett
1,026	Daniel Potilechio	927	Jessica Riggs	844	Jonathan Velasco	768	Robert Conway	694	Lucianne Pukahi	629	Amber Snow	573	Rochelle Matthews	516	Walter Blackstock
1,021	Devon Gillissie	927	Jennifer McDonald	843	Nusanaqi Nuiriakh	767	Joanna McMullen	694	Griselides Pascual	629	Nicholas Aitwood	571	Fran Spelgatti	516	Cory Hobbs
1,020	Annemarie Diola	927	Adam Parsa	843	Nathan Knox	767	Brandon Craft	694	Victor Olear	628	Brian Thornton	570	Rosette Wyld	515	Karen Bustamante
1,017	Joseph Kanaan	927	Calvin Scott	841	Michael Hagnauer	766	Shelene Fox	693	Souleymane Coulibaly	628	Chad Wilson	570	Robert Granzow	514	Ibrahim Bah
1,016	Jonathan Havens	927	Stephanie Knudson	841	Anthony Theriault	764	Jamie McCre	692	Edna Weekes	628	Brittney SaintFleur	570	Thomas Duguay	514	Douglas Newhook
1,016	Jammar Sessoms	925	Olivia Bondar	840	Liam Gillis	763	Ronnie Callau	691	Suzana Serratos	625	Ellen Schultz	569	Richard Kresge	513	Travis Vandenberghe
1,015	Jamal Hamdan	925	Aisha Sumler	840	Anthony Hayes	762	Melissa Burt	691	Jason Ratchford	624	Holly Salmon	569	Raquel Craig	513	Jameer Hood
1,015	Ronda Bates	923	Kaladian McLean	839	Carla Lindsey	762	John McDougald	691	Glen Sprigg	622	Gerald Norton	569	Dennis McHugh	512	Thomas Yarbrough
1,015	Kally Todd	923	Karen Davis	838	Scott Chrisman	762	Valerie Pardo	690	Jana Stottlemire	622	William Russell	569	Aaron Gray	511	James Franklin
1,015	Matthew Farrell	923	Elizabeth Celis	838	Eliran Shalom	762	Vance Rountree	689	Elizabeth Casey	620	Scott Anstead	568	Tyler Kent	510	Javier Morales-Aldaz
1,013	Badr Elkousy	922	Jesse Sault	838	Juanita Burton	761	Connor Sullivan	688	Reinaldo Martinez	619	Daymon Green	568	Adrian Segalla	510	Dustin Swaikoski
1,013	Creola Rahmings	920	Mele Peaua	837	Tia Broussard	758	Gina Beras-Ortiz	687	Gregory Garnett	619	Patience Lowe	568	Nathaniel Conner	509	Jackie Beckham
1,010	Ryan Landmark	920	Kristina Smith	837	Gabriel de Oliveira	753	Beatriz O'Neill	686	James Morris	619	Kerry Walter	567	Hehenga Tupouniua	509	Christian LaBoy
1,006	Troy Hays	919	April Jones	836	Melissa Lask	753	Travis Kovach	685	Henry McCormick	619	Arthur Allday	567	Ricardo Alanis	508	Joseph A Harris
1,005	Corey Borden	919	William Ridenour	835	Lucus Nice	752	Jessica Schleich	684	Kimberly Johnson	617	Andrew Aaron	566	James McCormack	508	Tomasita Generals
1,005	Oscar Ortiz	919	Lakeita Opore	834	Andrea Guyton	752	Melissa Foy	684	Ormand O'Neal	617	Allisha Geneau	565	James Morris	508	Fallon Hankins
1,003	Michael Loftus	919	Molly Petrone	832	Joshua Randolph	749	Rivka Erlich	682	Les Swain	617	Annette Buchanan	565	Edith Jolley	508	Ronald Esmon
1,002	John Nasti	917	Isbel Alfaro-Robainas	831	Richard Santone	749	Jonathan Leitzel	681	Lynn Doolittle	614	Shereen Elabasy	565	John Nieves	507	Yusuf Ahmad
1,001	Orby Kelley	917	Margaret Donegan	830	Jordan Albright	749	Debra Dextradeur	681	Norbert Mosler	612	Jordan Reinhold	565	Terence Thivierge	507	Rachel Farnsworth
998	Barbara Evenson	915	James Smith	829	LaToya Clark	748	Jonathan Russell	680	Raquel Martinez	612	Devin Phillips	564	Ronnie Hurst	506	Stephen Henson
998	Dorian Tucker	914	Shaun Nitschke	829	Theodore Greer	747	Michael Cirelli	680	Franck Tioumou	611	Angela Bender	563	James Austin	505	Kevin Kyler
997	Raymon Reynolds	914	Anne Strayer	827	Tomynda Liddell	746	Stacy Garner	679	Xavier Maclarty	611	Taylor Wanket	563	Matthew Halbmaier	505	Fritznal Octave
997	Marcia Matthews	914	Anita Riggs	827	Robair Wasef	746	Meghan Grindy	678	Tabita Neukirch	610	Joshua Krueger	562	Kristina Turner	505	Michael Tidd
997	Rasheeda Ballard	913	Ashleigh Sweezo	826	Ryan Feehan	744	Taryn Wickens	678	Emmanuel Paragiou	610	Grisel Hernandez	562	Carlton Mack	503	Howard VanBeveren
996	Mike Lade	912	Andrew Hynan	826	Dolores Patterson	744	Tameka Drake	677	Amanda Reyna	609	Jamie Cates	562	Denis-Michael Catalino	503	Ha Nguyen
995	Kelly Silvia	911	Sarah Gilmore	826	Hayra Caudillo	744	Kimberly Colon	677	Ela Anae-Ah Sue	608	Jake Pickett	561	Suzanne Garcia	503	Giselle Guardia
993	Luke Bressler	909	Natalie Holt	826	David Hefflin	743	Frederick Noel	675	Gjergji Noel	608	DeAnthony Hartman	559	DeAnthony Hartman	502	Rayleen Kama
988	Everton Brooks	908	Brandon Marshall	825	Mark McEachern	742	Linda Byas	674	Jeffrey Jansen	607	Dustin Kiss	558	Joan Rosales-Rivera	500	Luckey Boston
986	Zachary Suarez	907	Joshua Lenix	823	Judy Smith	741	David Schanuel	673	Viktoria Ramirez-Meraz	607	Sarah Smith	557	Debra Esquivel		
986	Jon Wallace	907	James Wall	823	Jacqueline Mongalo	740	Janet Buckley	673	Janet Buckley	606	Matthew Kader	556	Jose Rubio		
985	Donte Grant	907	Christopher Haywood	820	Peter Kaplanis	739	Oliver Nivaud	671	Malanya Ostrander	606	Delores Aguilera	556	Matthew Kliffer		
982	Jose Castillo	906	Collins Appiah	820	Angelique Lavaly	739	James Schneider	671	Adam Elbatnigi	606	William Flahive	556	Brandon Schwed		
982	Kenneth Orlando-Seidel	906	Jon Golin	820	Orion Moffett	738	Marquita Woody	670	Trisha Elrod	605	Veronica Alvarado	555	David Palmer		
979	Donny Tran	905	Jasmine Warren	819	Margaret Ah Sue	738	Charles Wheeler	669	Ugo Menichelli	605	Erin Moore	555	Venus Grier		
979	Katrina Litz	905	Patricia Hunt	819	Nathan Brown	737	Glenda Crump	669	Scottie Leonard	604	Aaron Craig	554	James Cassidy		
978	Alfredo Nevarez	904	Jill Crytzer	817	Charles Firmeno	737	Jared Mercer	667	Zeydilliana Fargo	604	Preeti Sahgal	553	Jamell Ramsay		
975	Lauren Filicky	903	Lora Beronja	817	James Swartz	737	Paul Cossier	667	Mackenzie Ball	603	Hammad Ahmad	552	Catherine Carducci		
973	Carlo Nadayag	902	Devon Chapman	815	Christopher Lemieux	736	Nicole Rex	667	Ronald To	603	Antoine Lutumba-Ntumba	552	Carla Miller		
972	Dylan Kremlacek	901	Lata Selui	815	Felicity Hammill	736	Holly Lacey	666	Dan Ikei	603	Maria Rezzo	551	Darlene Dunn		
969	Jerremy Miller	901	Richard Johnson	813	Rob Speers	735	Daniel G Johnson	666	Annie Grady	602	Jennifer Escobar	551	Roman Corbin		

LEADERSHIP BONUS

1



ZACHARY HART
\$44,717
Surace-Smith

2



OFA TUPOUNIUA
\$35,028
Steve Friedlander

3



STEPHEN HILL
\$23,730
Steve Friedlander

4



MARIAN SERTLER
\$23,310
Sabrina Lloyd

5



MATTHEW PARKS
\$22,901
Surace-Smith

APRIL BONUS LEADERS

April Bonus Payout: \$1,958,946

April Bonus Qualifiers: 1,179

\$44,717 Zachary Hart
35,028 Ofa Tupouniua
23,730 Stephen Hill
23,310 Marian Sertler
22,901 Matthew Parks
19,878 Doreen Ryan-Foti
19,549 Daniel Hartwig
19,260 Ryan Hall
18,673 Syed Quadri
16,642 Britton Costa
16,140 Brandon Teter
16,045 Albert Serur
15,091 Bobby Szwaja
14,903 Levar Morgan
13,996 Raymond Risucci
13,983 Ryan Bisanz
13,680 Ryan Wilson
13,305 Marisa Willgruber
12,933 Brooke Spain
12,542 Patrick Knouse
12,427 Tim McAdams
12,097 Jordan Chalom
12,042 Nicholas Moore
11,854 Thomas Kijanowski
11,598 Melne Lewis
11,493 Atta Saleh
11,363 John Conard
10,702 Christopher Earle
10,659 Harold Durana
10,583 Jack Keiderling
10,432 Patrick Stenglein
10,419 Robert Kanaan
10,176 Zach Otto
9,725 Nicholas Lorence
9,717 Joshua Jackson
9,696 Alex Torruella
9,475 Michelle Crowe
9,301 Sean Velasquez
9,201 Steven King
9,162 Matthew Turnquist
9,077 Christopher Rodriguez
9,066 Nasr Quadri
9,044 Ryan O'Malley
8,986 Evan Holzhauer
8,963 Marc Salvaggi
8,896 Michael Gerstein
8,860 Jesse Spencer
8,785 Michael Clemente
8,603 Cynthia Schneiderman
8,491 Corey Helly
8,373 Samuel Cohen
8,319 Souleymane Bah
8,221 Reynolds Akuamoa
8,144 Lily Tchen
8,076 Matthew Diulus

\$8,000 Richard Mansfield
7,975 Lucky Faaitiiti
7,898 Victor Restrepo
7,858 Larry Giddens
7,812 Daniel Bauer
7,772 Ala Awad
7,750 Magda Figueiredo
7,718 Christopher Hintz
7,683 Brian Welsh
7,588 Mark Kukielski
7,345 Antonio Reyes
7,234 Erin Allen
7,079 Kyle Lewicki
7,006 Unique Hunnicutt
6,994 Thomas Vena
6,972 Jonathan Emura
6,968 Tere Diamond
6,789 I-Perfection Harris
6,773 Brian Zuzick
6,735 Craig Strompf
6,676 Joshua Olin
6,563 Emmanuel Villasenor
6,560 Mavrick Fredericks
6,553 Devin Adams
6,546 Dustin Dunlap
6,535 Ryan Tucker
6,511 Darron Hacker
6,480 Aaron Ralston
6,427 Timothy Wilson
6,413 Peter Van Der Westhuizen
6,341 Christine Araujo
6,323 Randy Teyssier
6,228 Jake Yagjian
6,145 Dean Jensen
6,123 Ryan Stenglein
5,923 Adeyemi Akinade
5,847 John McGrath
5,734 Corey Hallam
5,678 Herman Fennell
5,678 Tony Geer
5,590 Ryan McIntosh
5,555 Michael Musso
5,466 Scott Kim
5,434 Brian Schreiter
5,416 Ransy Vazquez
5,378 Hal Herman
5,333 Jorge Guerra
5,321 James Keefer
5,299 John Nieves
5,232 Sebastian Kazek
5,208 Natalie Wagner
5,079 Chad McLaughlin
4,991 David Thornton
4,985 London Burnett
4,969 Andrew McQuade

\$4,960 Andre Bent
4,938 Donald Dowbor
4,922 Melinda-Rae Lyse
4,880 Michael Vasu
4,798 Michael Romeo
4,739 Eric Ebbitt
4,731 Travis Picklesimer
4,681 Amanda Hubbard
4,675 Jessica Santamarina
4,640 Sokol Fazliu
4,621 Amie McCracken
4,610 Michael Laramie
4,588 Salman Satti
4,566 Jimmy Tchen
4,564 Rodney Ward
4,505 Kenneth Greer
4,497 Jameetri Washington
4,482 Bobby Gujral
4,469 Robert Dunn
4,463 Robert Shafer
4,423 John Sparby
4,419 Krista Thieme
4,392 Maria Soliz
4,391 Kasey Williamson
4,334 Sara Vaz
4,328 Stephen Jeung
4,294 Christopher Jordan
4,266 Brandon Summerton
4,265 Monica Brown
4,259 Daniel Umbertone
4,206 Tyler McKnight
4,148 Randall Cook
4,137 David Wang
3,991 Luay Ghawi
3,981 Gabriel Feldmann
3,930 Alexandra Graham
3,850 DeMario Cooper
3,850 Rebecca Klebsch
3,841 Sharif Grays
3,811 William Myatt
3,804 Ryan Rushin
3,799 Steve Svendsen
3,779 Shahab Mahdavejad
3,777 Lisa Martin
3,729 Jonathan Maust
3,656 Peter McEnaney
3,624 Mark Hileman
3,596 Jennifer Holliday
3,595 John Donovan
3,587 Todd Glazer
3,550 Mike Hudnall
3,545 Brett Gryska
3,514 Kathryn Chaisson
3,496 Troy Elliott
3,464 Michael Mandella

\$3,436 Timothy Kieran
3,340 Samneang Prom
3,309 William Brookshire
3,282 Casey Kunash
3,247 Angel Patryluk
3,244 Justin Adams
3,234 Jessica Wilhite
3,173 Chad Potts
3,123 Shawntae Collins
3,113 Blake Higuchi
3,090 Beau Locker
3,063 Enrique Sandoval
3,062 Cara DeFiore
3,053 Humberto Quintero
3,005 Benjamin Ainscough
2,997 Aaron McKenney
2,982 David Ramnarine
2,955 David Guzman
2,923 Alfred Taren
2,874 Tina Phongsavath
2,868 Daniel Vilas
2,834 Erikka Michaels
2,834 Thomas Soloweyko
2,800 Hunter Houvener
2,780 Richard Barbour
2,766 Nicholas Engrav
2,754 Gregory VanSuch
2,700 Christina Meyer
2,652 Mathew Medley
2,652 Mark Beckford
2,640 Andrew Aaron
2,613 Jason H Lee
2,613 John Napiza
2,600 Matt Pflueger
2,590 Ibrahim Bah
2,575 Jake Colpitts
2,549 Liam Flaherty
2,541 Rebecca Linker
2,538 Lesina Ah Sue
2,525 Robert Schneiderman
2,524 Charley Forshie
2,520 Sheila Downey
2,518 Joshua Goodman
2,511 Lawrence Smith
2,506 Cameron Cimino
2,504 Shelly Russell
2,490 AshLynn Orng
2,488 Scott Montgomery
2,411 Trevor Mayer
2,382 Paulo Miranda
2,377 Ari Bykofsky
2,370 Paul Samra
2,337 Timothy Buckner
2,334 Patrice Amador
2,307 Joshua Cosentino

\$2,303 Henry Ingraham
2,301 Zachary Santino
2,300 Chelsie Young
2,292 Gian-Paolo Diberardo
2,288 Joseph Cruickshank
2,235 Ho Tran
2,229 Patrick Duray
2,222 James Isip
2,206 Calvin Irving
2,194 Daniel Walton
2,194 Jean Joseph
2,185 Jesse Rennich
2,167 Aaron Parks
2,131 Tatjana Tiki Tikhonov
2,119 John Collins
2,114 Glaister Parke
2,099 Ronald Esmon
2,097 Kevin Holtz
2,094 Joseph Oddo
2,075 Amanda Hogan
2,039 Marti Long
2,038 Eric Thompson
2,031 Matthew Bogle
2,000 Fritzel Octave
2,000 Daniel Toshner
1,988 Norman Candelore
1,975 Jeffrey Gilliana
1,947 Rachelle Britzman
1,921 Richard Johnson
1,919 Darren Miller
1,904 Heather Cullen
1,862 John Leggio
1,862 Alex Kae
1,861 Carlos Arballo
1,855 Jonathan Phillips
1,813 Brandi Hershey
1,813 Nacole Newbold
1,800 Arie Davis
1,800 Jonni Ng
1,797 Dorothy Niederer
1,781 Jamie Faulkner
1,775 Bradley Gray
1,775 Daniel Bean
1,756 Anita Ferris
1,735 Tim Schroeder
1,731 Dan Nebraska
1,725 Jordan Albright
1,725 Jason Ryan
1,718 Carl Carlberg
1,700 Brittni Kwiecien
1,644 Phillip Jenkins
1,613 Drew Sharp
1,610 Ruben Santillana
1,609 Alon Fischer
1,606 Charles Ferrari
1,588 Matthew Conrad
1,588 Brian Gilmore
1,588 Christopher Kennedy
1,575 Brent Bowling
1,575 Christine DiSanto
1,575 Barbara Seyoum
1,575 Anthony Theriault
1,550 Tyler Worstell
1,544 Aaron Friedlander
1,536 Devon Chapman
1,513 David Higa
1,488 Christian Fahey
1,486 Jacob DeBoer
1,485 Patrick Rieger
1,475 DeAnthony Hartman
1,463 Fran Kolos
1,458 Rita Haidinger
1,450 Darrell Asbell
1,450 Jonathan Hanaway
1,450 Eric Peyton
1,450 Sandra Sandoval
1,447 Patrick Cremeans
1,425 Stephen Giddens
1,425 Christopher Murray
1,425 Michael Shaba
1,419 Jenna Gula
1,413 Robert Drake
1,400 Sonia Tyner
1,394 Robert Park
1,388 Grant Myers
1,388 David Schanuel

\$1,375 Cornelius Jones
1,368 Jason Green
1,338 Ryan Feehan
1,338 Gabriela Sime
1,338 Kyle Taylor
1,327 Patricia Fifer
1,325 Brandon MacDonald
1,325 Kayla McIver
1,325 Natalie Soboleva
1,313 Elyse Bryan
1,305 Igor Melcharek
1,300 Sharlene Key
1,300 James A Smith
1,289 Arthur Sigler
1,288 Soonalote Taogaga
1,260 Martha Zelaya
1,250 Michael Denton
1,250 Kelly Ekker
1,225 Charles Belt
1,225 Steven Rios
1,215 Kody Kramme
1,214 Lalitha Janardhanan
1,213 Thomas McConnell
1,213 Mark Medina
1,200 Shelly Stambach
1,194 Anna Senra
1,176 Nicholas Triantafyllidis
1,175 Joy Nardone
1,175 Kenneth Cargill
1,175 Marcus Martin
1,174 Avi Kauderer
1,150 James DePetro
1,150 Robert Wright
1,144 Joseph McCarthy
1,125 Ricardo Grandt
1,125 Rafi Nawabi
1,120 Marta Cunha
1,119 Marci Dowbor
1,119 Amr Shater
1,118 Mina Saadalla
1,114 Cherri Xie
1,100 Donald DeVoise
1,100 Kirk Periccioli
1,088 Shorne Brown
1,075 Kade Beck
1,075 John Catalano
1,075 Erika Spiak
1,070 Daniel Hwang
1,056 Harrynarine Ramoutar
1,054 Randy Markland
1,050 Jordan Albrigh
1,050 Jordan Arcuri
1,050 Justin Crawford
1,050 Michael Joseph
1,050 Polina Philbin
1,050 Heather Southern
1,050 Jamie Winters
1,044 Phillip Roffi
1,038 Andy Jaikaran
1,038 Mir Khan
1,035 James Moland
1,031 Brett Maurice
1,025 Claude Harriott
1,025 Darrin Roberts
1,013 Adam Stowe
1,005 Melissa Quintal
1,000 Jaime Baez
1,000 Gerald Norton
1,000 Hirenkumar Patel
1,000 Victoria Perea
1,000 Eric Trautloff
988 Bilal Farsakh
988 Teryn Lieurance
983 Robert R Hamilton
975 Bernard Ballou
975 Jamey Haugen
975 Christian LaBoy
975 Sandra Underwood
975 Nicole Wells
965 Janel Wilder
950 Mele Makau
947 Christopher Velazquez
938 Benito Menchaca
931 Joel A Johnson
931 Kasali Kotun
930 Ashley Wenning
927 Christopher Chovanec
925 Antonio Evans
925 Christopher Hitchcock
925 Vaughan Morrill

\$925 Adrian Segalla
900 Daniel Dunham
900 Mohammed Moalawi
900 Marcus Moody
900 Juan Venegas
884 John Velardo
881 Muhammed Ashraf
878 Sharon Brenner
875 James Golden
875 Stacy Hollingsworth
875 Adam Huck
875 Tram Pham
875 Joy Vann-Austin
875 Tammy Wingate
863 Graham Carter
863 Ileana Lopez
850 Monica Maffett
844 Anthony Batista
844 Lori Dacyk
844 Michael Tribbitt
838 David Guns
838 Matthew Lukesh
838 Glenn Woodley
831 Paavo Cymanow
825 Alex Grakhov
825 Nic Laguna
825 Sione Maumau
825 Julian Morris
825 Steven Sibelman
825 Nadezhda Vitchev
817 Nicholas Pelham-Clarke
813 Jeffrey Hall
800 Lorena Barriere
800 Regina Duval
800 Donald Hill
800 Holly Lacey
800 Vincent Millsap
800 Maresa Rone
800 Spencer Rowland
800 Craig Yarborough
800 John Nasti
793 Mario Andres Chavez
783 Alberto Alcalá
778 Julie McQuoid
775 Jonathan Boyd
775 Layne Ford
775 Albert Lau
775 Paul Smith
775 Latia Stanley
775 Daniel Hwang
775 Victor Zavaleta
763 Cale Jasper
763 Ramon Velasquez
750 Angela Bauer
750 Rita Charles
750 Mitzi Roybal
750 Joey Sales
750 Gary Slocum
742 Vatapuia Vavau
741 Nicholas Scordos
738 Denise Berrios
738 David Palmer
725 Matthew Bell
725 Lineti Pasikala
725 Ernest Powell
725 Kareen Sanders
725 Tina Stringer
725 Daryl Williams
724 Rory Olson
723 Veronica Carrion
720 Cherylce Watkins
713 Lucan Schmidt
712 Thomas King
700 Christopher Clark
700 Amber Dregalla
700 Shane Hastings
700 Les Swain
697 Jamey Haugen
694 Kyle Schimizzi
688 Jennifer Judd
688 Shawn Lewicki
688 Emilee Manthey
688 Edwin Rodriguez
687 Robert Nolan
681 Derron Alexander
675 Larry Alexander
675 Alma Barriga Gonzalez
675 Mike Bray
675 Jennifer Crandall
669 Pamela Altman
663 Michael Kachenmeister
663 Tijuana Mingo

\$663 Craig Winkelman
660 Charles Firreno
653 Nicole Sanders
650 Alix Albright
650 Justin Barker
650 Jackson Cook
650 Yussuf Elzein
650 Emad Fakhreddine
650 Wendy Setelo
638 Zoltan Krescko
625 Corey Cox
625 Brittny Hawley
625 Alta Herpel
625 Daniel G Johnson
625 Jaem Jones
625 George O'Shea
625 Edwin Rosa
613 Cynthia Craig
613 Leya Kirchstein
611 Erica Pagano
600 Teetu Alosio
600 Celic Bell
600 Min Jiang
600 Meaghan Kehl
600 Preston Schmidli
600 Ernest Shaw
600 Joseph J Smith
600 Dale Whitmore
594 Denis Snyder
588 Henry Fornet
588 Erik Graham
588 Nicholas Pelham-Clarke
581 Patrick Guthrie
575 Seneca Birchmore
575 Andrew Hynan
575 Jeffrey Jansen
575 Mike Lade
575 Stephanie Matamis
575 Michael Nowak
575 Lisa Richardson
575 Ray Salmon
575 Susan Sereke
563 Jane Callies
563 Enrico Paredes
562 Soncy Williams
560 Kevin Talbot
550 Anastacio Baeza
550 Laura Bayless
550 Austin Bolz
550 Lytoni Brown
550 Joseph Catalfamo
550 Hilary Forrester
550 Summer Gonzalez
550 Gary Gottlieb
550 Laina Havea
550 Megan Holiday
550 Mark Lomonaco
550 Marcia Matthews
550 Andriana Ramos
550 Dominic Telymonde
550 Sofia Valji
545 Andrew Culver
544 Debra Dextrateur
540 Twalya Alexander
538 Michael Coulthard
538 Shawn Horton
538 Todd Neely
525 Joshua Bloomquist
525 Robert Brod
525 Francis Charfauros
525 Yonique Gordon
525 Brandon Jones
525 John McDougald
525 Dustin Surace
525 Rita Tokahere
525 Terrence Williams
513 Marlene Solis
506 Matthew J Wallace
500 Taylor Bosch
500 Edward DeFurio
500 Anthony Gropelli
500 Toriano Landau-Bogan
500 Meghan Modrak
500 Rebyka Moyer
500 Nelson Saladen
500 Alexander Spooner
500 Sharon Barnes

SA/GA DIRECT CODE FIELD TRAINING BONUS

REINSTATEMENT BONUS



1 **JAKE COLPITTS**
\$6,766
Imran Satti

2 **CHRISTINA MEYER**
\$6,690
Sabrina Lloyd

3 **LATIA STANLEY**
\$6,599
Simon Arias

4 **BRADLEY GRAY**
\$6,388
Imran Satti

5 **LINETI PASIKALA**
\$5,298
Steve Friedlander



1 **SAMI MOGANNAM**
\$3,752
Jatofft-Foti

2 **DASON PAUL**
\$1,830
Theodore Pappas

3 **ROBERT RECKER**
\$1,821
Simon Arias

4 **HERIVELTO PEREIRA**
\$1,679
Jatofft-Foti

5 **NABIL SPAHI**
\$1,386
Gigliione-Ackerman

APRIL BONUS LEADERS

April Bonus Payout: \$325,675
April Bonus Qualifiers: 439

APRIL BONUS LEADERS

April Bonus Payout: \$46,681
April Bonus Qualifiers: 146

- \$6,766 Jake Colpitts
- 6,690 Christina Meyer
- 6,599 Latia Stanley
- 6,388 Bradley Gray
- 5,298 Lineti Pasikala
- 4,757 Anthony Gropelli
- 4,601 Jeffrey Gilliana
- 4,470 Eric Thompson
- 4,430 Sandra Sandoval
- 4,227 Jonathan Boyd
- 4,144 Scott Montgomery
- 3,987 Steven Rios
- 3,931 Cameron Cimino
- 3,686 Chelsie Young
- 3,614 Lesina Ah Sue
- 3,421 David Higa
- 3,413 Stephen Giddens
- 3,396 Sione Maumau
- 3,364 Jordan Arcuri
- 3,300 Jeremiah Wiskeman
- 2,978 Summer Gonzalez
- 2,939 Robert Schneiderman
- 2,752 Kenneth Cargill
- 2,715 Michael Denton
- 2,668 Laaina Havea
- 2,635 Bilal Farsakh
- 2,571 Brian Gilmore
- 2,341 Brent Bowling
- 2,173 Christopher Hitchcock
- 2,148 Nacole Newbold
- 2,145 Marcia Matthews
- 2,121 Enrique Sandoval
- 2,084 Christian LaBoy
- 2,062 Joel A Johnson
- 2,037 Darrin Roberts
- 2,027 Adam Stowe
- 2,025 Jaem Jones
- 2,021 Tiare Hubbard
- 1,994 George O'Shea
- 1,970 Marcus Moody
- 1,958 Ernest Shaw
- 1,944 Ratu Kani
- 1,935 John Napiza
- 1,889 Christopher Murray
- 1,885 Zachary Santino
- 1,873 Jamie Faulkner
- 1,836 Julian Morris

- \$1,822 Edward DeFurio
- 1,750 James DePetro
- 1,716 Gabriela Sime
- 1,673 Jason H Lee
- 1,657 Jason Ryan
- 1,639 Corey Cox
- 1,604 Andrzej Sertler
- 1,599 Stephanie Matamis
- 1,584 Sandra Underwood
- 1,570 Kevin Cromwell
- 1,508 Marcus Martin
- 1,505 Juan Venegas
- 1,496 Arie Davis
- 1,492 Brett Maurice
- 1,475 Michael Shaba
- 1,468 Tammy Wingate
- 1,419 Jordan Albright
- 1,399 Toetu Alosio
- 1,382 Shorne Brown
- 1,368 Emad Fakhreddine
- 1,346 Daniel Dunham
- 1,330 Ernest Powell
- 1,272 Jackson Cook
- 1,259 Eric Peyton
- 1,255 Jenna Gula
- 1,206 Denise Berrios
- 1,203 Amber Dregalla
- 1,200 Jaime Baez
- 1,193 Edmond Lee
- 1,184 Jamie Winters
- 1,183 Benjamin Gonzalez
- 1,177 Brittini Kwicien
- 1,171 Veronica Carrion
- 1,162 Mitzi Roybal
- 1,161 John Garrett
- 1,160 Larry Alexander
- 1,155 Bernard Ballou
- 1,151 Taylor Foster
- 1,144 Marta Cunha
- 1,127 Layne Ford
- 1,124 James Golden
- 1,123 Nicholas Triantafyllidis
- 1,112 Andriana Ramos
- 1,076 Cornelius Jones
- 1,074 James Smith
- 1,046 Shelly Stambach
- 1,030 Rita Charles

- \$1,025 Claude Harriott
- 986 Mike Lade
- 982 Robert Drake
- 953 DeAnthony Hartman
- 949 Elyse Bryan
- 948 Anna Senra
- 945 Jonathan Hanaway
- 940 Victoria Perea
- 932 Yonique Gordon
- 931 Kevin Talbot
- 927 Calvin Irving
- 919 Todd Neely
- 917 Tina Stringer
- 915 Timothy Bugge
- 910 Joy Vann-Austin
- 905 Celic Bell
- 901 Meghan Modrak
- 893 Holly Lacey
- 890 Christian Fahey
- 862 Derek Winslow
- 858 Steven Sibelman
- 849 Andrew Hynan
- 843 Gary Slocum
- 840 Rebyka Moyer
- 839 Robert Park
- 830 Daryl Williams
- 829 Angela Bell
- 827 Yussuf Elzein
- 819 Josephine Brown
- 798 Min Jiang
- 797 Nic Iagulli
- 770 Shawn Lewicki
- 762 Sidney Rodgers
- 759 Gail LaCroix
- 758 Sonia Tyner
- 753 Jamie Merva
- 753 Fran Kolos
- 745 Vincent Millsap
- 743 Patricia Lambert
- 738 Sharon Brenner
- 719 Rakesh Ramkarran
- 706 Scott Carlisle
- 704 Corey Jefferson
- 700 Ronald Cargill
- 697 Matthew Bell
- 691 Rachael Trader
- 687 Hilary Forrester

- \$685 Vatapuaia Vavau
- 677 Kareen Sanders
- 672 James Pratt
- 669 Joshua Cosentino
- 664 Nikolas Moreschi
- 657 Polina Philbin
- 647 Mark Lomonaco
- 645 Alma Barriga Gonzalez
- 629 Ryan Feehan
- 626 John Donovan
- 618 David Rodriguez
- 616 Ray Salmon
- 613 Ramon Velasquez
- 599 Kirk Pericciuoli
- 598 Gerald Norton
- 597 Grant Myers
- 593 Shane Hastings
- 577 Tram Pham
- 570 Cristi Huffman
- 563 William Archer
- 563 Robert Brod
- 559 Laura Bayless
- 555 Sofia Valji
- 548 Adrian Segalla
- 547 Shela Charlot
- 546 Alvaro Canales-Osorio
- 545 Dinesh Ghising
- 544 Seneca Birchmore
- 543 Andy Jaikaran
- 525 Hirenkumar Patel
- 520 Emmanuel Villasebor
- 512 Jameetri Washington
- 511 Tyler Worstell
- 510 Jordan Fenrich
- 508 Brandi Hershey
- 503 Jamil Harris
- 503 Lisa Richardson

- \$3,752 Sami Mogannam
- 1,830 Dason Paul
- 1,821 Robert Recker
- 1,679 Herivelto Pereira
- 1,386 Nabil Spahi
- 1,148 Carlo Bonifazi

- \$1,148 Leon Thompson
- 1,090 Joseph B Smith
- 915 Lorena Barriere
- 885 Mitchell Look
- 871 Lisa Jones
- 765 Bradley Weigand

- \$748 Peter Kaplanis
- 712 Meakie Grice
- 670 Lenora Blackstone
- 627 Ryan Vopat
- 598 Kemal Yildiz
- 571 Patrick Parisi

- \$558 David Higa
- 557 Nadezhda Vitchev
- 524 Max Quasem
- 510 Jewel Nash

4 BONUS TOTAL: \$4,316,824

WORLD'S GREATEST
\$1,985,522

LEADERSHIP
\$1,958,946

SA/GA TRAINING
\$325,675

REINSTATEMENT
\$46,681

FOUNDERS CLUB

MILLION DOLLAR CLUB

Another champion, another milestone!
Each Champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.

April Qualifiers — Outstanding Producers & PR Representatives:



Mark Lomonaco

Altig-Orlovic

1st Qualification
\$110,723 Net ALP
80.9 Ret



Dustin Dunbar

Altig Orlovic Agency
Contract Date 01/14/07
Qualified April of 2014
\$1,001,430 of Net ALP

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Steve Karkis



Steve had 22.3% growth over April of 2013.

PR Director of the Month

Leaders growing leaders!

Laurie Onasch



Laurie is the Top Director for April 2014 with 13.28% Lead Growth.

Perspective



Scott Smith

President
& Chief Marketing Officer



Display honoring legendary coach John Wooden at the Basketball Hall of Fame.

Recognizing Greatness

My dad wasn't in my life for very long, but, no question, he had and *still has influence*. He engrained in me that over time people will forget what you say and they will forget what you have done, but no one will ever forget how you treated them or how you made them feel.

I took this wisdom with me, and it served me well in my years as a high school basketball coach. There are times when you're coaching where you gotta come down hard on your players. But there are just as many — no, MORE — times when the greatest motivation is recognition, even if all you can find to recognize is someone's try, their grit, their perseverance or determination, or their spirit. The trick for any coach is knowing when to use which strategy.

I am grateful to have been given the gift and the opportunity to coach people. I was lucky enough to coach the #1 ranked high school team in New York in 1992. I am doubly blessed that my career path has allowed me to continue my work as a coach.

To this day, I thank the man who told me that sales management was similar to coaching basketball. Except I make more money and I don't have to ride around in a smelly bus. Sure, there are still times when I need to blister the airwaves. But there are also a lot of occasions where I get to make a call that I know is gonna make someone's day, maybe even their week, to recognize performance and achievement.

One of my favorite places to visit is the Basketball Hall of Fame in Springfield, Massachusetts. Entrance into the Hall of Fame permanently recognizes outstanding contributions to basketball and is the highest honor in the sport. I love looking at all the plaques, trophies and memorabilia.

The coolest thing about the Hall of Fame is that it isn't just superstar players who are honored. Since 1959, 325 coaches, players, referees, contributors, and entire teams have been inducted. All are celebrated for

their outstanding achievements and accomplishments. Some of my favorite coaches — Pat Riley, Phil Jackson, Jim Boeheim, to name a few — have received a permanent place among the greats of the game.

You could say that the Basketball Hall of Fame played a part in inspiring the creation of a permanent display recognizing milestone achievements here at the Executive Offices in McKinney. Those whose accomplishments are showcased have earned the right to be a part of the history of American Income and National Income.

It took almost a year from when I first announced it at General Session last year to design the display space, choose the actual plaques and signage, have everything made, etc. You know I'm not the most patient guy, but I gotta say, it was worth the wait. I am super pleased and proud of the way it turned out. If I could, I'd bring every member of the Million Dollar Club and Platinum PR Club to McKinney just so they could see how cool it is. And I'd bring everyone else to show them that we left enough room for them, too.

Unfortunately, it's not practical to haul everyone here to see the displays, but I hope you are inspired by it enough to want to earn your own place among the greats of our Company.

And the next time you do find yourself in the neighborhood, I hope you'll take the opportunity to check it out.



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